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# SRI MADHWA SIDDHANTA

9th ANNUAL NUMBER

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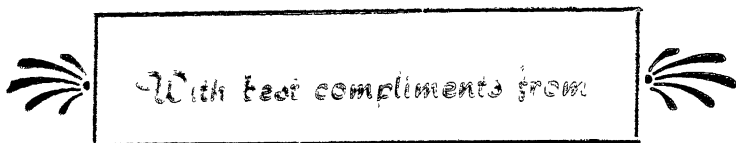
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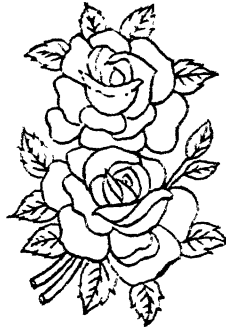
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SRIMAN MADHWA SIDDHANTONNAHINI SABHA

CHIRTANUR (517 503) TIRUPATI

9th ANNUAL NUMBER 1992

ISSUE

41

## CONTENTS

- |  |   |
|--|---|
| 1. Activities of the Sabha<br>during the year 1991—92                                  | 14. Sri Venkatesa Stotra.<br>Speciality of 14th Sloka<br>By R. Srinivasa Rao, Madras-88           |
| 2. Sabha Publications List   | 15. Dwaita Vedanta in a Nutshell<br>by Dr. P. Nagaraja Rao  |
| 3. Sri S. A. N. Ranganathachar   | 16. Our life is a Yagnya<br>by V. Nagarajachar, Srirangam   |
| 4. A Story from Chandogya<br>Upanishad<br>By V. Nagarajachar, Srirangam                | 17. A Beautiful Pen Picture of a<br>Mahatma<br>by V. Nagarajachar, Srirangam                      |
| 5. Food<br>By M. S. Katti, M.Sc., Dharwad  | 18. The Divine Cook And<br>His Recipe For Happiness<br>by Smt. Jyoti Raghavendra Rao Bangalore-32 |
| 7. Sri Madhwa Vijaya<br>— A Historical point of View<br>By Dr. B. N. K. Sharma, Bombay | 19. When to Remember? Whom?<br>by S. S. Mathad. B.Sc., M.A., Bijapur                              |
| 8. Sri Madhwacharya's Rock<br>By B. R. Sudhindra, B. A., Bangalore                     | 20. Karma and Karma Phala<br>by R. Srinivasa Rao, Madras-88                                       |
| 9. Srimad Bhagavatham<br>By J. S. Charlu, Calcutta                                     | 21. Dyuta Parva in Maha Bharatha<br>by R. Subba Rao, Madras-101                                   |
| 10. Sabha Appeal 80 years Ago<br>By C. R. Rao, Kanchipuram                             | 22. 3rd Year Gurukulam<br>At Tiruchanur<br>by R. Vasudeva Rao                                     |
| 11. Puranas And Vishnu Purana<br>By C. Raghavendra Rao, Kanchipuram                    | 23. New Donors, Patrons &<br>Life Members — 1991-92   |
| 12. Illusion<br>By M. S. Katti, M.Sc., Dharwad   |   |
| 13. The Universe — Its creation &<br>Dissolution<br>by A. Raghavendra Rao, Delhi       |   |

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# The Activities of Sriman Madhwa Siddhantonnahini Sabha

## CHIRTANUR

DURING THE YEAR 1991—92

The Sabha Council has great pleasure in recounting the activities of the Sabha during the year 1991—92, furteenth year after the Centenary of the Sabha.

The Sabha Session was held at Chirtanur for 3 days, on the 27th, 28th and 29th December 1991. The annual General Body meeting was held on the 28th December 1991 at 4 p.m. at the Sabha Mandir (first floor.)

The Sabha Session commenced on the 27th December with SUPRABHATHAM in the morning. The Office bearers and Council Members of the Sabha, Scholarly Dharmadhikaris, Vidyarthis and devout Madhwa men and women went around the four streets of Padma Sarovara from the Sabha Mandir with Veda Ghosha and Bhajana accompanied by Nadaswaram. After Darshan at Sri Padmavati Ammavaru temple, they all returned at 7-45 a.m. and settled down for the Session in the main hall of the Sabha Mandir at 8 a.m.

The session commenced with the chanting of a Vedic Rik as prayer by Scholarly Dharmadhikaris and other Pandits. The Honorary Secretary welcomed the gathering and requested Sri M. S. Katti, President of the Sabha to inaugurate the Sabha Session.

The Secretary Sri S. A. N. Ranganathachar, while welcoming the audience and Pandits impressed upon every one not to forget that the SRIMAN MADHWA SIDDHANTONNAHINI SABHA was

founded by the Great Kanchi Subha Rao with the main object of utilising the Sabha for the purpose of propagating Madhwa Sastra and we should not allow petty things to come to our mind which would distract our attention. He also expressed happiness that more number of Vidyarthi had come from various places and stated that it is a sign of improvement.

Sri M. S. Katti, President, inaugurating the Sabha referred to the noble conventions set up by the Founder Sri Kanchi Subba Rao and requested every one to co-operate for the success of the Session

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Srimati and Sri P. V. R. K. Prasad, I A S., are the regular participants during the annual Sabha Sessions. Sri Prasad, a Councillor of the Sabha from Visakhapatnam, is seen in discussion with the Hony. Secretary Sri S. A. N. Ranganathachar. To his left is Prof. V. Prabhakaranacharya, the Scholarly Dharmadhikari from Bangalore.

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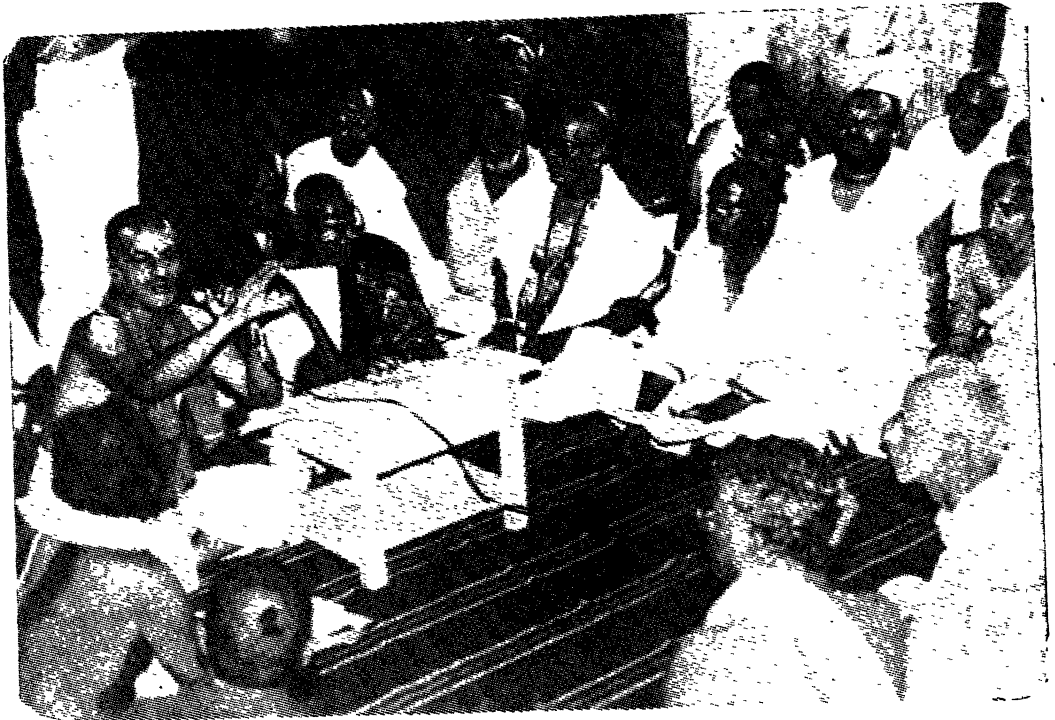
and also appealed to them to contribute their mite for the improvement and continuance of the Sabha. He said that all those attending the Session were *Sajjanas*. *Sajjanas* were those who performed or participated in noble works (*Sat-Karma*), he pointed out. In as much as the Sabha Programmes were all sacred and noble, all these

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The Hony. Secretary is answering a point in the Gnl. Body Meeting of the Sabha on 28-12-91, Presided over by the President Sri M. S. Katti. Others seen in the picture are the life Members, Sarva Sri Khed Krishnachar of Cuddapah, Kustagi Krishnamurthy Achar of Shimoga, Malagi Jayatirthachar of Dharwad, Mokhasi Madhwachar of Bijapur (Ainapur), S. V. Gopalakrishna Rao of Madras, Krishnamurthi Rao of Bangalore and others. Sri K. Panduranga Rao of Tirupati is in the extreme left, back to the Camera.

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assembled there for that work were sacred souls, he said. If an Institution continued in its sacred service for a Centuary, in *Gnana-Karya*, it only indicated that the Founder's Bhakti and sincerity should have been of the highest order. The Lord's Grace should have been showered profoundly on the Founder.








Sri Katti noted that the duration of the three-day Session was as sacred as a Parvakala. - The spot where it was held, was a great Punya - Kshetra (Tiruchanur). The Lord came to that spot to marry Padmavathi. Hence the place of the Sabha was very Mangalakara, he said, He requested every one to co-operate for the success of the Sabha and for its improvement and continuance. He then requested Puja Sri Koosanur Acharya to preside over the Sadas and conduct the proceedings of the Anuvaada and Vakyartha-Vichara.

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Srirangam Gurukulam Vidyarthi Chi G Anand, S. Varadarajan (a) Pranesh, M. S. Vadindran and R. G. Gopinath are reciting the Text of  Punyah-Vaachana Mantras. The test Conducted by the Joint Secretary of the Sabha Sri T. S. Raghavendran and closely watching are the Secretary Sri S. A. N. Ranganathachar and the President Sri M. S. Katti.


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### ANNOUNCEMENT BY JOINT SECRETARY

Sri T. S. Raghavendran of Coimbatore, the Joint Secretary, in his brief address, gave the outlines of the procedure to be followed by the Pandits and Vidyarthi in general and he announced the day's programme.

Puja Sri Kusanoor Acharya, after a brief Introductory speech, initiated the proceedings with his own Anuvada on 'Sudha' — i. e. a clear-cut definition of the term 'Swatantra'. If one were to go to the ultimate extreme limit of the sense of this term, it was applicable to the Lord and Lord alone and none else. He explained this interestingly with popular quotations from Anu Vyakhyana of Sri Madhwa.

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 The Bhajana and Sangeeta programme organised and Conducted by the members of the Mahila Mandali, Tirupati.

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## A N U V A A D A S

Poojya Sri Koosanur Acharya extensively dwelt on the subject of the Lord and the Para-Tantra or Aswatantra of man. His scholarly explanation centred round the Teeka of Sri Jayatirtha on Sri Madhwa's quotation in Anu-Vyakhyana : namely: "Dravyam, Karma Cha - Kaalas-cha". The definition of Swatantra he said in Sanskrit : Para Anapekshatvam is Swatantratwam.

The obstacles of various kinds that we meet in life are the very proof of our not being independent. We ever remain bound in different forms due to will of God which He imposes on us with full justice. This bondage is removeable by His Grace alone. It is Bandha Nivarti.

The inner nature of man, that is Swabhava may appear to be Swatantra. But even this is Aswatantra explained the speaker. The man's mind is controled by Rudra Deva (Mano - Niyaaamaka - Devata) who in turn is controled by Sri Hari. Hence even Swabhava is Aswatantra, explained the speaker.

Sri Valkonda Narasimhacharya of Hyderabad, the surviving direct Shishya of the great Sri Satya - Dhyana Teertha spoke on the work of the latter, namely "CHANDRIKA MANDANA." It was a Khandana to allegations raised by Sri Ramasubba Shastri on Sri Vyasaraja's famous work. "CHANDRIKA" in short, and "Tatparya Chyndrika" in full.

The supremacy of the Lord is established by the fact that He is the Creator of this Universe. How do we come to know this? By the 2nd Sootra "Om Janmadyasya . Yata - h om" and the same point is further explained in the next Sutra Om Shastra yonitwaast Om. Chandrika establishes Supremacy of the Lord on the authority of the above quoted Sutras. And this was disputed by Ramasubba Shastri. His charge was that Sri Madhwa got Confused assuming that the Taatparya Artha and Samsarga Artha is one and the same.

The above misunderstanding was dismissed as total nonsense “Tat Tuch - cham” by Sri Satya - Dhyana, in Chandrika Mandana, pointed out Sri Valkonda Acharya, the octogenarian master - Scholar. “We never said things what you object to” was the reply in the Mandana, he pointed out.

Sri M. S. Katti next spoke on Gita chapter 18, Slokas 61 to 67. He pointed out that Gita helps us with a better life not only in the other worlds but here in this world itself in many ways. However he made it clear that Gita is one of the scriptures which has been misinterpreted by so many people. They have imposed their own views in the mouth of Gita.

The great and celebrated Guru Sri Satyanatha Tirtha of Veeracholapuram asks us to understand that Gita is a Saadhana Grantha, that is Gita is meant to pave the way for good spiritual life for the aspiring and deserving men. Again it is a Saadhana Grantha for the Asura Jeevas also to pave the way for the Andham-Tamas, i. e. the eternal hell. Sri Katti explained that the two works, viz, Gita Bhashya and Gita Tatparya of Sri Madhwa are the two illuminating bodies like Surya and Chandra.

### BRAHMA BHOOTA-h, PRASANNAATMA

Sri Katti showed an example how the Gita Text is misinterpreted often. He quoted the Sloka “Brahma Bhoota-h Prasanatma”. It is wrong to say that this means Jiva—Brahma Aikya, “Brahmani Bhoota-h = Brahma Bhoota-h”. The meaning is that if you firmly and deeply meditate on the Lord, He will be pleased to present Himself (Prasanna). The Lord needs no other things from Jiva. And the Jiva, after obtaining the Grace of God, needs no other thing.

### “SARVA DHARMAAN PARITYAJYA”

The above verse of Gita is a very often the most misunderstood Sloka. Advaita says that this advises us to abandon all activities. But the Lord had specifically urged and advised Arjuna several times to “DO YOUR DUTY” and “your duty is to do

Yuddha". Hence to keep away from one's Dharma is NOT the advice of Krishna. "Do your duty and leave the result to me" is the meaning of the above verse, explained Sri M. S. Katti.

### SPECIAL LECTURE ON HARI - KATHA - AMRUTA - SAARA

Sri Malagi Jayateerthacharya of Dharwar is one of the star attractions during the Sabha Sessions. He gave an hour long Upanyasa on Harikathamruta - Saara. He dwelt at length on the syllable "Ri-h" in the word Hari-h. He explained in this way :- The two terms Hara-h and Hari-h both mean the same i. e. Pari - harati. But the syllable Ri-h is used to identify whoever is capable of doing extraordinary Parihara. This is not the rule framed by Madhwa but it is the common rule prescribed in Vyakarana by Patanjali and accepted by all. Hence it goes without saying that the term Hari brings a special significance when it is used to mean the Lord Sri Hari, the Vishnu. The audience heard the lecture in pin drop silence.

### HANUMAN'S PART IN RAMAYANA

Sri Mokhasi Madhwacharya is another star attraction during S. M. S. O. Sabha sessions. He gave an excellent and scholarly talk on the subject mentioned above, often drawing applauses from the full - packed audience.

### PURANJANA UPAAKHYANA

The story of Puranjana in Bhagavata in 4th Skandha is one of the thought - provoking episode. Sri Kustagi Krishnamurthy Acharya of Shimoga captured the attention of the huge audience and held it for an hour with his thrilling exposition on the subject. He said it is 'Srimat Bhagavata'. The epithet "Sreemat" is used only to Bhagavata Purana and not to all the Puranas.

The essence of the entire Bhagavata is indicated in the very first Mangala Sloka "Janmaadyasya - Yata-h..... Dheemahi. The benefic effects of Bhagavata comes quicker in the lives of devout hearers than in the lives of xponents. The lecture was highly educative and informative even to laymen.



## SRI KRISHNA NIRDOSHA

Sri M. S. Katti, Retired Science Professor and the President S. M. S. O. Sabha the great senior Scholar held the packed audience spell-bound for more than an hour while delivering a masterly special lecture on the above subject.

He pointed out "it is not enough for Dhuryodana if he says Sri Krishna is Doshi". He should go to the extent of saying that Shastras proclaim as such. He explained the point in an illuminating way quoting from the forceful words of Sri Abbinava Chandrikacharya.

## JIVA - KARTRUTVA VAADA

Sri T. S. Raghavendran, M. A., B. L., Advocate, Coimbatore, the Joint Secretary of S. M. S. O. Sabha has won the admiration from all sections of the audience by his torrential and scholarly expositions on the above mentioned subject. He feels at home with regard to any subject given to him. Even young children sit up and hear attentively when TSR begins to deliver his speech. His method of exposition is unique in the sense that he has the knack to render a dry subject into an interesting one. He is able to reach the heart of the hearer with the convincing reasoning. It appears he talks not to the audience but to each individual of the audience. In the course of his speech, he pointed out that the Prati - Bimba in the mirror, according to Advaita, proves that God and Jiva are one. And the very same Prati - Bimba, according Dwaita, proves that God and Jiva are totally different.

## Prof. K. T. PANDURANGI ON UPANISHAD

Prof. K. T. Pandurangi delivered a special lecture on Brihadaranyaka Upanishad. His exposition was heard by the huge audience with great interest. Particularly the story of the philosophical and highly enlightening conversation between Yaagnya-Valkya and Maitreyee was very impressive to one and all.

The speaker highlighted a particular point. If your son, wife, sister your father, or any one loves you, it is NOT because *they* love you. It is because the Lord in them loves you. Every one around likes you till the moment the Lord in them continues to love you. The same law operates even between the husband and wife. The moment the Lord in the wife withdraws His love towards the husband, the wife no more loves her husband. Not only that; she hates him also.

Hence if you are liked by your boss; liked by your servants and loved by your relatives and family members, it is the invisible form of Bhagavat Prasada and never due to the visible attitude of others. This Divine Prasada is the root - cause of affection in life, pointed out Prof. Pandurangi, explaining the words of Upanishad.

**Sri Khed Krishnacharya** delivered a Special lecture on **Hari-kathamruta Saara**. The lecture extended for one and a half hours and the packed audience heard the speech with great interest and enthusiam.

#### SRI D. PRAHLADACHAR — SPECIAL LECTURE

Sri D. Prahladachar, the well known scholar from Bangalore delivered an hour - long special lecture on "The Purusharthas as valued by Sri Ananda Tirtha". Quoting elaborately from **Maha Bharata Tatparya Nirnaya**, the scholar pointed out that Arjuna's view was that Artha (acquisition of wealth) was very powerful. It enslaves even Sanyasis. But Bhima held Kaama alone was powerful Purushartha. It makes man bold and drives him to take great risks. Man is ready even to cross the oceans at great risks in search of wealth (Artha).

Sri Prahladachar's exposition on the point propounded by Bhima was heard with rapt attention by the huge audience and was applauded.

## VAYU THE JEEVOTTAMA

Prof. V. Prabhanjanacharya another well known scholar from Bangalore spoke on “Vayu Devara Jeevottamatwa”.

In this connection he cited the Sutra “Om Shreshtas - cha Om. He pointed out that all the commentators have shown that Vayu alone is referred to in this Sutra.

The speaker in the course of his speech explained that the term Bharata means Bhima (Vayu) in one sense and it means Narayana also in another sense.

## BHAJANA SANGITA PERFORMANCE

Sri Panruti Nagaraja Rao and party gave an hour long Bhajana Sangita katcheri. It attracted the interest of the huge audience.

There were also a good number of Anuvadas by pandits from various places.

**Sri Hunisigi Ramachar** spoke on first sootra of Saadhana Adhyaya (3rd Adhyaya of B. Sutras). **Sri Guttal Hayagrivachar** on the meaning of Balitha Sukta. **Sri Havanur Bindachar** on Vairagya Paada of the B. Sutra 4th Adhyaya. **Sri Vedavyasachar** from Hyderabad dwelt on the story of Raja - sooya - Yaga (Bhima proceeding to conquer the Eastern region of the land). **Sri Gulbarga Vadirajachar** spoke on Aachara Adhikarana in the 3rd Adhyaya of B. Sutra Bhashya. **Dr. P. Nagaraja Rao** also spoke.

Young Vidyarthi from Poorna Pragna Vidya Peeta Bangalore, **Sri Satya Dhyana Vidya Peeta** Bombay, **Sri Guru - Saarva - Bhowma Samskruta Vidya Peeta Mantralaya** spoke on various subjects **Sri Pavamana achar**, **Mantralaya** spoke on the definition of Aapta (well - wisher) with reference to Jignasa Adhikarana of Sudha. **Sri Narasimhachar Nyaya Vidwan Mantralaya** spoke on Pramana Saamaanya Lakshana, Kevala and Anu - Pramanas.

**Sri Narasimhachar Katti** an Engineer, the scholarly son of Sri M. S. Katti is one of the regular participants in the Vedantic discussions during the Subha since serveral years- He spoke on **Ananda Maya Adhikharana**. He highlighted the Sutra Krama as adopted in Tatparya chandrika of Sri Vyasaraja. Sri Khed Vedavyasa-charya from Bangalore spoke on **Ma. Bha. Tatparya - Nirnaya**.

### THE CHILD SANGITA VIDWAN

The Six year old Chiranjeevi Omkar Havaladar, sprang a pleasant surprise on 28—12—91 evening when he offered an excellent rendering of Devara namas. The huge andience took it very lightly as an amusement when the child ascended the platform and took his seat. Within minutes he won over their hearts with the sweet melody and masterly command of his musical tone. His performance was well appreciated and applauded by the entire gathering. He is the son of the well known Sangita Vidwan **Dr. Nagaraja Rao Havaladar** of Karnataka and the grandson of **Sri K. Raghavendra Rao** of Calcutta.

Chi. Omkar Havaladar is learning the art under the Pandit **Rama Rao Naik**, the 84 year old veteran.

### RELEASE OF PUBLICATION

- 1 **BRAHMA SUTRA VAIBHAVAM** (in Sanskrit) — a compilation by Prof. V. Prabhanjanacharya, Bangalore.
- 2 **“BHASHYA FOR BEGINNERS”** (English with Sanskrit), a detailed work on Jignasa Adhikarana with the Sanskrit Text and English translation by *Srimushnam* V. Nagarajachar, Srirangam.
- 3 **“SRIMAD BHAGAVAD GITA”** with Text in Sanskrit and English translation by K. Venkat Rao, B. A.,
- 4 **“SRI MADHWA SIDDHANTA”** 8th Annual Number-1991 Edited by the Managing Editor Sri V. Nagarajachar were released.

Homas for the welfare of all and Dharma Upanayanam for a few boys were performed as usual.

### GENERAL BODY MEETING

The Gnl. Body of the Sabha met at 4 p. m. on 28—12—91, passed the Budget for 1991—92 and transacted the other items on the agenda. Sri M. B. Krishna Rao Bangalore retired as Councillor due to health reasons.

### UNANIMOUSLY ELECTED

Sri M. N. Raghavendra Rao Bangalore was unanimously elected as Councillor. The following Office - bearers were re-elected unanimously for another term :— Sri S. A. N. Ranganathachar as Hony. Secretary, Dr. K. S. Gopinath as Vice President, Sri T. S. Raghavendran as Joint Secretary, Sri C. N. Srinivasan, Sri K. Panduranga Rao, Sri S. K. Moorthy and *Srimushnam* Sri V. Nagarajachar as Councillors.

### RATES OF FEES

The undermentioned rates of fees were prescribed :

Fees for Life Membership	....	....	Rs. 500/-
„ „ Patron Members	....	....	Rs. 2000/-
DONOR MEMBERS	....	....	Rs. 5000/- and above.

## SABHA PUBLICATIONS

Sriman Madhwa Siddhantonahini Sabha, Tiruchanur (Near) TIRUPATI-517 503 has published the following books to be issued to the donors. Donation amounts are indicated against each book.

### SANSKRIT BOOKS

- 1 Su - Madhwa Vijaya Text with Anu Madhwa Vijaya, Sampradaya Paddhati, Anu Madhwa Charita, Sree-Kurman Inscription and Sarva Moola Dhyana Slokas (140 Pages) .... 10—00

2	Su - Madhwa Vijaya (288 - pages) Text with Bhava-Prakasika Vyakhyana	....	25—00
3	Sarasa - Bharati Vilasa: (130-pages) A work of Sri Vadiraja Tirtha and with a few Stotras	....	12—00
4	Brahma Sutra Vaibhavam (with 8 items 200 pages)	....	18—00
5	Sri Poorna Pragna Vaibhavam (150 pages) with 28 Items of various texts in Praise of Sri Madhwa including Vayu - Stuti, Sundarakanda Katha etc	....	18—00
6	Sri Rama Mahima (By D. V. Subbachar)	....	3—00
7	Bheda - paraan - yeva Brahma Sutraani	....	25—00
8	Chandrika Mandanam Edited by Prof. M. S. Katti.	....	25—00

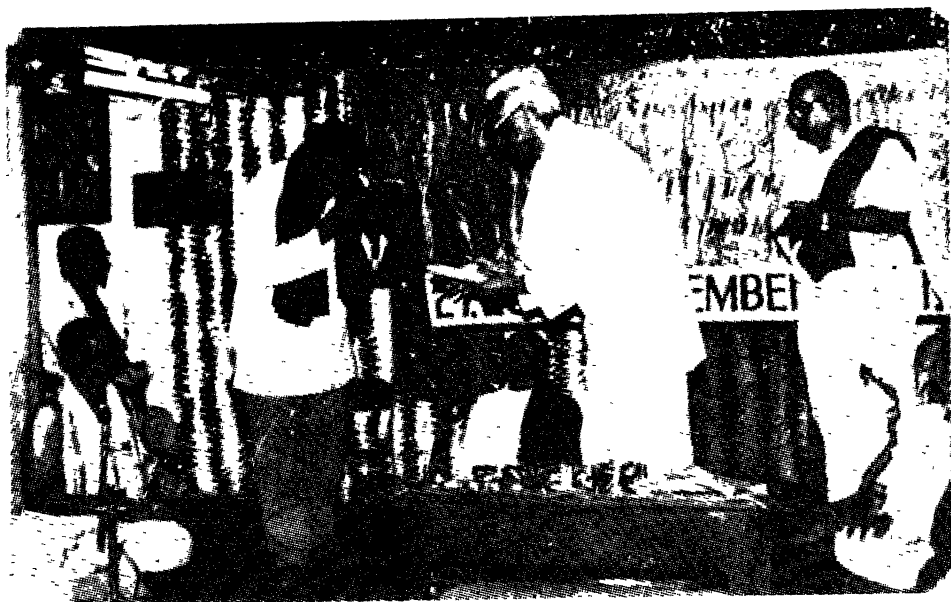
Sri V. Srinivasa Rao, I. P. S. (Retd) (2nd from the right) released the Sabha Publications. Sri P. V. R. K. Prasad I. A., is receiving the first Copy of the 1991 Annual Number of the Sabha Journal "SRI MADHWA SIDDHANTA" Sri S. A. N. R. Achar the Secretary is seated at left and the Joint Secretary Sri T. S. Raghavendran is at the right side.



1	Bhashya for Beginners : (1st Lesson - Jignyasa Adhikaranam with Sanskrit Text and the detailed Notes in English By Srimushnam V. Nagarajachar)	....	10—00
2	Chaandogya Upanishad (English)	....	30—00
3	Shut - Prasna, Atharvana & Mandukya Upanishads	....	15—00
4	Isha, Talavakara (or kena) & Kaataka Upanishads	...	12—00
5	Brihadaranya Upanishad. The above four are in English by Prof. K. T. Pandurangi, Bangalore	...	40—00
6	Bhagavad Gita Text with Gist in English By K. Venkat Rao	....	30—00
7	M. B. T. Nirnaya Bhava Sangraha By Prof. M. S. Katti	...	1—50
8	Anu - Madhwa Vijaya	....	2—50
9	Padyamala	....	2—00
1	'GITA' By Undi Rama Raogaru in Telugu	....	2—00
2	Anhika Manjari Tamil and Telugu (Separately)	...	5—00

Sri Raghavendra Bhajana Mandali members from Triplicane, Madras participated and performed Bhajan during the Sabha Sessions.





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**S. A. N. RANGANATHACHAR**

**4-11-1931 - 26-12-1992**



*Hony. Secretary*

**SRIMAN MADHWA SIDDHANTONNAHINI SABHA**

**From Dec 1979 to Dec. 1992**



## **Sri. S. A. N. RANGANATHACHAR**

Sriman Madhwa Siddhantonahini Sabha painfully records the sudden demise of its Hony. Secretary Sri S. A. N. Ranganathachar on 26—12—92. It was the 2nd day of the 115th year Sabha Session. He was the moving soul of the Sabha since 12 years. He had dedicated his everything to the Sabha, to enhance its value to the society, its utility to the devout public and its prestige among the Pandits, Scholars and Vidyarthiis. Only during his period, this bi-monthly Journal gained wide popularity and appreciation.

He introduced several new procedures and methods admissible within the rules, in the conduct of the Annual Sabha Session. This made him a very admirable, acceptable and respectful personality to all sections, *i. e.*, the Dharmadhikaris, Vidyarthiis and the members of the audience.

In addition to his working heart and soul for S. M. S. O. Sabha, Sri S. A. N. R. Achar had been rendering very valuable service and support to innumerable individuals and organisations; some of which are known to the public and some were not known.

Sri Ranganathachar reached the lotus Feet of the Lord while performing his duty to S. M. S. O. Sabha. Working day and night, he had made all arrangements for the conduct of the 115th year Sabha. He suddenly fell ill when the Sabha was just 5 or 6 days away. He was to be at Tiruchanur on 24—12—92. It came to be known on 19th that he should not travel from Madras. With great mental agony he issued a heart - touching letter from his sick-bed to all concerned at the Sabha. It was written seven days earlier to his death. A perusal of that letter would reveal the depth of his feeling for his inability to serve the Sabha during the 3 day session from 25th to 27th December 92. He expired on 26th.

Sri S. A. N. Ranganathachar had been the Hony. Secretary of the Sabha since 1979. He leaves his daughter, son-in-law and grand daughter. He was 61. A condolence meeting was held at Madras on 10—1—93. The details will be published in the future Issues of this Journal. The Sabha prays Lord Srinivasa for the eternal peace to the great departed soul.

# HIS LAST LETTER

The following is the last letter of Sri S. A. N. RANGANATHACHAR Hony. Secretary S. M. S. O. Sabha from his sick-bed, expressing so much of sorrow that the ailment prevented him from attending the 115th year of Sabha Session for which he had worked and worked day and night, months together even unmindful of his health at times.

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॥ श्रीः ॥

19-12-1992

*Sri Gurubhyo Namaha: Sri Parama Gurubhyo Namaha  
Srimad Ananda Teertha Bhagavat Padacharya Gurubhyo Namaha*

Poojya Sri Koosanur Acharya, Adyaksha for Vidwat Sadas, Revered President Sri Vidya Ratna M. S. Katti, Learned Dharmadhikaris, Pandits, Councillors, Donars, Patron and Life members and devotees of the Lord.

I am not fortunate enough to attend the Sabha Session this time, as I am indisposed. Doctor has advised me not to take journey. With the grace of the God and blessings of our Swamiji I am improving and hope to be alright in a month or two. I am greatly disappointed on not being able to have darshan of Lord Venkateswara, Padmavathi Ammavaru, Vedavyasa Devaru, Ramanujany and Madhwacharya, learned scholars and devout devotees. Eventhough I am not there, my colleagues namely Councillors and special invitees are there to carry on the work of the Annual Sabha Session. I request you all to extend your maximum co-operation for the success of the Annual Session. Eventhough physically I am in Madras, my mind is there with you all in the Sabha.



If you all think that I have done a little service to this great Institution for the past twelve years or more, I request you to bear with any inconveniences caused or any short-comings and co-operate with everybody for the success of the Annual Session.

I hope, with the grace of God and your blessings, love and affection, I will be able to meet you early.

With my sāshtānga namaskaras to one and all,

Respectfully yours,

*S. A. N. Ranganathachar,*

Hony. Secretary.

---

The above letter was dictated and signed on 19—12—92 from his bed in Railway Hospital, Perambur where he was under treatment.

Copies of this letter were prepared and delivered individually to all concerned at Sabha Mandir, Tiruchanur on 25—12—92. And it was also read out to the audience by the Vice President Dr. K S. Gopinath Srirangam at the opening session on 25th morning.

Sri Ranganathachar expired on the afternoon of the 2nd day of the Sabha (*i.e.* on 26—12—92) Pushya Suddha Triteeya of Angirasa year.

The news came to Tiruchanur the same evening around 5-00 p. m., when the 2nd day Session was going on. As a mark of respect for the great and sacred soul, the Session was concluded immediately and the 3rd day-programmes were cancelled. All disbursements were made within an hour and most of the participants, with a heavy heart, left for Madras the same night to have the last glimpse of the gem of a person Sri S. A. N. Ranganathachar.

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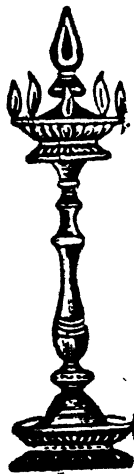
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## AN INTERESTING STORY

From

## CHANDOGYA UPANISHAD

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By

*Srimushnam V. Nagarajachar, Srirangam.*

---

Ushasti, son of the Rishi Chakraayana, was a well versed Vedic scholar. Once he and his young wife were stranded in the Kuru country due to hailstorm. They wandered and at last reached the Village Ibhyagraama. They were hungry. Leaving the wife behind, Ushasti went in search of food. He approached a Villager who was eating forest beans and begged him for a few beans.

The Villager said 'I have no beans other than what you see here in front of me now'. Ushasti said 'give me some of these please'. The Villager gave them. Ushasti took the beans with great relief and thanked the Villager. 'Take this water also' offered the Villager obligingly. But Ushasti politely declined the offer, saying 'it will amount to accepting a water already sipped by someone. It is Uch-chishta (tasted by others.)' The Villager shot back 'well, are these beans not my Uch-chishta ?'

Ushati convinced the Villager saying 'I will not survive if I dont eat now these beans, though they remain as the balance of what you have already eaten. Nothing else is available here for my survival. But water is available in plenty. These beans are the barest minimum enough to keep me alive at the moment. Hence I eat it though it is your Uch-chishta.' The scholarly youth ate some of the beans and took the rest to his wife. She did not eat but kept them for future use saying she had in the meantime, somehow secured and eaten food for her survival

The next morning Ushasti was telling his wife: 'if I could get a little food, I can make some money. The king is performing a Yaga. He may choose me for all the priestly duties.

The wife said: 'O, my dear, here are the beans'. He ate them and went to the place where the Yaga was on. There he sat near the Udgatri-Ritwiks who were to sing during the ritual Aastava. With these words he addressed the Prastota - Ritwik: O Prastotri, if you sing without knowing the Devata connected with Prastava, your head will fall off.

He repeated the same words of caution, addressing the other Ritwiks seated there; namely the Udgata and the Prati - harta. All the Ritwiks took the warning in the right spirit, withdrew from their duties and sat silent.

At this, the Yajamana of the Yaga, the king respectfully approached Ushasti and said: 'O Vedic scholar, I would wish to know about your goodself. The visitor replied: 'I am Ushasti the son of the sage Chakraayana'. The king said: 'O the adorable Ushasti, I very much wished to entrust all these priestly duties to yourself and I was looking out for you. However, not finding you, I invited others. Now Sir, I request you to please take up all these priestly duties.

'Well, I agree. But let these Ritwiks sing the praises with my permission. You have to offer me as much amount of Dakshina as you offer to these Ritwiks said Ushasti The Yajamana agreed.

Then, the Prastota-Ritwik respectfully approached Ushasti and said: 'O sir, you told me that the head would fall off if I sing the Prastava without knowing the Devata connected with it. Who is that Devata?'

'Prana, *i. e.* the in - dwelling Lord in Mukhya - Prana is the Devata connected with Prastava. All beings enter into Prana and arise from Prana. If you praise Prastava without knowing this your head will fall off' said the young scholar.

Then came the other Ritwik Udgata and pleaded to reveal the Devata connected with Udgata and asked who is that Devata.

'Aditya, *i. e.* the in - dwelling Lord in Aditya (Soorya) is the Devata connected with Udgata. All beings praise Aditya as Supreme. If you sing and praise Udgata without knowing this, your head will fall off' was the reply of Ushasti.

Pratiharta approached the scholar next and begged him to reveal the Devata connected with Pratihara.



“Anna *i.e.*, the Supreme Lord called Anna is the Devata with Pratihara. All beings are sustained by food. The Lord Himself is called Anna because He is present in all eatables. Hence Anna is the Devata in Pratihara. If you praise Pratihara without knowing this, your head will fall off. All the Ritwiks expressed their gratitude to Ushasti for his enlightening Upadesa. The Yajamana—King was also immensely pleased with the conduct of the Yaga with full satisfaction to all.

### THE MORAL IN THIS STORY

The moral aspect in the story is that one should not imagine that he has understood Vedic texts by merely knowing dictionary meanings of Sanskrit words. If you go that way, it will lead to a great loss. Always go deep into the texts and unearth the precious hidden meanings with the good guidance of a true Guru. This alone makes your study meaningful and brings success in life.

This article, except the above paragraph, is almost the reproduction of the pages 47 to 53 in the scholarly work and a very valuable book, mentioned below.

### CHAANDOGYA UPANISHAD

By

Prof. K. T. Pandurangi, Bangalore.

The book is highly educative and an authentic work, expounding the essence of the Upanishad, according to Dwaita School of thought.

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## These are Very Rare In These Days

(Aagneya Purana, Kaveri Mahatmya, Ch : 28)

These are (Durlabhas) very rare indeed in the world :

दुर्लभं कपिला स्नानं दुर्लभं हरिकीर्तनम् ।

दुर्लभा विष्णुपूजा च दुर्लभाः वैष्णवाः कलौ ॥ (59)

A bath in Kapila is not so easy to get. Rare indeed is to hear the glories of Sri Hari. Saligrama Puja, though brings immeasurable good, do we find it in every house? Similarly, how many around us are true Vishnu Bhaktas? Never miss these if you ever happen to get or meet these in this Kali Age.

दुर्लभं जान्हवी स्नानं दुर्लभा एकादशी तिथिः ।

दुर्लभा पितृ शुश्रूषा दुर्लभा सन्मतिः कलौ ॥ (61)

Ganga Snana and Ekadasi Anushtana are not easy to every one though its effects are so good. Similarly, not all are fortunate to be in good service to their parents though that service is equal to worship God face to face in thousand temples. Is it easy to find men of high thinking in good number in this Kali age?

दुर्लभं सब्रजा स्नानं तुलामासे विशेषतः ।

दुर्लभं रङ्गनाथस्य दर्शनं च कलौ युगे ॥ (62)

One should be really gifted if he/she gets the opportunity for Kaveri - Snana in general and that too in Tula Maasa (or Maagha Masa) in particular. Similarly, blessed in life are those who get the enchanting Darshana of the Lord Sri Ranga Prabhu in Srirangam.

दुर्लभा तुलसीपूजा तत्त्व-ज्ञानं च दुर्लभम् ।

(64)

Tulasi Puja, though so simple, so easy and remains within the easy reach of every one, and though it brings immense good to each of the family members and though this fact is known to every one, yet you cant find Tulasi Puja in all the houses. It is so rare indeed in this kali age, just as the teaching and learning the knowledge of Divine glories.

*Srimushnam V. Nagarajachar,*  
68, A. M. Rd, Srirangam.

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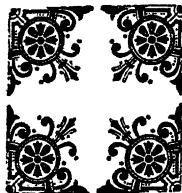
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# FOOD

**By Vidyaratna M. S. KATTI, M. Sc.,**  
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Every person desires to possess a pure & Healthy mind in a pure and healthy body. But very few are fortunate to have it. What is the reason? All persons do not care to know and observe the rules that make for health, purity of mind and body.

Noble thoughts emanate from a pure mind. Good and lofty ideas cannot be expected from an impure and dirty mind. Similarly an impure body is the abode of many diseases. In fact, purity of mind and body always go together.

One of the important factors that is responsible for the well being of the body and mind is the nature of the food that one consumes daily. The Upanishads Proclaim

अन्नं अशितं त्रेधा विभज्यते यत् स्थूलं तत् पुरीषम् ।  
यत् मध्यं तत् मांसादि यत् सूक्ष्मं तत् मनः इति ॥

The food taken is assimilated in the body in three ways. The useless portion get discharged.

The useful portion is partly used for the nourishment of the flesh and the bones. But the essence of the food goes for the growth of the mind. If the food is unholy, the mind naturally becomes the abode of unholy thoughts.

Achuta-preksha in his previous birth, had eaten the food prepared by Draupadi and offered to the God by Bhimasena. How holy the food must be, as it was prepared and offered by two Parā-Shuklas! The purity of the mind caused by this highly holy food persisted even in the next birth.

The mind was not readily contaminated even by the study of vile monistic Scripture. This is elaborated in "Sumadhwa Vijaya"

पुरैव कृष्णाकर - सिद्ध शुद्धिमत

वराह - भुक्त्या किल पाण्डवालये ।

विशोधितात्मा .... ॥ म. वि. IV-7

The pure food eaten by Achuta Preksha Thirtha not only kept his mind pure in the next birth but it fetched for him the fortune of getting Bhima himself as his "Vidya Guru"!

In the Mahabharata shanthi parva it is described that Bhishmacharya the great grandfather of the Kouravas gave detailed and lofty discourse to Dharmaraja and others about the Do's and Dont's for different persons in different walks of life. Draupadi listened silently and finally put a pertinent question to Bhishmacharya:— Learned Acharya, you are now so eloquently narrating the intricate principles of Dharma and Adharma, but do you remember that when I was being vilely molested in the open court by the wicked Dushyasan you were sitting absolutely dumb staring simply at me? Where had your present knowledge and eloquence disappeared then? Bhishmacharya smiled and replied, "Revered Draupadi, the point that you have raised is quite correct. You know that I was then eating the polluted food of the villain Duryodhanas My body was poisoned and so my mind. My inherent knowledge were all obscured. The sharp arrows of Arjuna have pierced my body and all the bad blood has flown out from my body and mind. Now I am my own. That is the reason for my dumbness then, my eloquence now, please excuse me for my sin committed then.

Thus Bhishmacharya exposed the immediate evil effects of unholy food from his personal experience.

Once a pious person took meals in the house of a rich man. He quietly stole a silver vessel from that house He went to the neighbouring village. By that time the food eaten in the rich man's house was completely diluted.

He suddenly repented for the theft he had committed in the rich-man's house, he then went back to the richman's house and gave back the silver vessel after confessing his guilt. The richman was highly pleased at the straight forwardness of the noble guest and requested him to stay a day more in his house. But the pious man flatly refused. He had learnt that the richman was a gold smith who habitually steals



gold The food for one day in his house had prompted him to steal. So he decided not to take food any more in his house. The bad qualities of the owner transpired to the guest through his food. So another important factor that makes the food good or bad is the way in which money or material is aquired for preparing the food. If it is aquired by theft, deceit or by cheating or by looting, the food prepared by it would certainly be unholy and bad. Where as if a person has aquired money by fair and religious means, the food in his house wou'd be quite sacred.

Once Sri Satyabhinava Tirtha was celebrating the Aradhana ceremony of his Guru Sathya Natha Tirtha on the bank of Krishna river. Just then a battle was raging at the other bank of the river between the Marathas and the Muslims. By the time the Brahmanna Bhojana was over, the battle was ended. The Marathas defeated and had driven away the Muslims. The tired Maratha Soldiers then crossed the river and wanted to attack the Math and loot it. His Holiness realising the evil intention of the soldiers beckoned the chieftan and politely told him to take prasada. The exhausted soldiers readily agreed and took the prasada offered by his holiness. After taking prasada the chieftan immediately prostrated before His Holiness told him about his previous evil intention and begged him to be excused. Not only that. He also told His Holiness that he and his soldiers would be giving protection to His Holiness during his further journey in that risky country. The intention of killing and looting in the mind of soldiers was suddenly changed into that of humble service and obedience by the efficacy of Rama prasada.

Thus it is evedent that good food produces good thoughts and bad food bad thoughts. One should therefore try by all means to procure and use good food only and avoid bad food as far as possible.

But what is it that makes a food good or bad? Is it that a food is to be considered good only when it is tasty and bad when it is otherwise? No. Holiness or purity is something more and different from what we perceive by our senses Thirtha is considered good or sacred not because it is tasty. An idol is sacred not simply because it is good to look at. A song composed by Saints like purandara Das is regarded as sacred not merely due to its literary value. So goodness or sanctity of food is not merely its tasteness but also something beyond our perception.

One criterion for the goodness of food is that it should not have been forbidden by the scriptures. Onion is bad though it may taste well. Such forbidden articles are to be considered always bad. But some articles are not always forbidden. But they are forbidden during particular days

and during particular circumstances. During chaturmasya, milk, vegetables, curds etc. are forbidden during particular months only. Some articles are not to be used at the time of "Pitru Karya". So some food becomes good or bad according to the time and the circumstances.

Food should not be prepared without bathing properly; by wearing any clothes and by using any water. "Madi" should be observed strictly. Further it should be offered to the God in due manner. "Vaishvadeva" should necessarily be performed. It removes flaws that are present in the food. Such food is to be considered good.

The gradation of the goodness of the food depends upon the gradation of the good conduct of the person preparing the food, and also that of the person offering the food to the God. Fasting on Ekadashi days, regular performance of sandhya, Gurumantra and pooja, not eating hotel food etc. all these make the food good and sacred. In addition if a person has knowledge of "Madhwa Shastra" and if he is engaged in preaching it, the food in his house is particularly sacred. It purifies the person who takes it. That is why one should deliberately request for it

**“याचेत श्रोत्रियस्यान्नं तदभावे जलं पिबेत्”**

If the food is not available from a Shrotriya's house, one should atleast take a cup of water from his house.

There is another important factor which makes the food sacred. After the food is duly offered to the God the house-holder should not eat it alone. It should first be served to pious Brahmin. Then it becomes particularly sacred. This procedure is technically called "Sakshi Bhojana". Acute punishment is prescribed in the shastras for "Asaakshi Bhojana". One should partake the food along with atleast one pious Brahmana and avoid the evil effect of "Ashakshi Bhojana".

It is evident the food plays a very important role in keeping the mind and the body healthy and holy. One should be very particular in taking proper food only. As elaborated previously we should avoid all the ways that make the food bad and follow the rules that make the food good. Then only one can hope to possess a healthy mind in a healthy body and attain the fortune of having noble thoughts and deeds.

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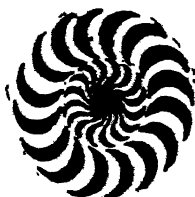
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# SRI MADHVA VIJAYA

( A Historic point of View )

by

Vidyabhusana Sastranidhi Dvaitavedanta-Rasajna

**Dr. B. N. K. Sharma**, M. A., Ph. D., D. Litt.,

*Retd. U. G. C. Professor of Sanskrit, Ruparel College, Bombay-16.*

The author of the *Madhva Vijaya*, Sri Narayana Panditacarya. (C. 1287-1350) was the third and the youngest son of Trivikrama Panditacarya who was converted by Sri Madhvacharya after a tough philosophical debate lasting for fifteen days. The story of Trivikrama Pandita's encounter with Madhva and conversion of faith have been narrated in the *M. Vij.* (Sargas 13 and 15). Narayana Pandita must have been in his early teens at the time of these happenings. He seems to have been present in the great assembly of people at the Anantesvara temple of Udipi when Sri Madhva was giving a discourse on the Vedic hymns after accepting the challenge of Pundarika Puri (*M. Vij* xii 34). He must also have witnessed his own father's disputation with Madhva, at Visnumangala.

Narayana Pandita seems to have received his early training under his own father. Like him, he too had great poetic talent. His *Subhodaya*<sup>1</sup> an allegorical Kavya, shows clear signs of having been undertaken mainly as a training ground for his subsequent performances like the *Sangraha-Ramayana* and his literary masterpiece the *Sumadhva-Vijaya*.

There is evidence to show that Narayana Pandita had a scholarly son who wrote a commentary on Madhva's *Anubhasya* and glosses on two Upanisad-Bhasyas of Madhva. The subsequent history of this great family receded into oblivion. By a strange irony of fate their descendants reverted to their former faith and the family now professes to be Smarta. History has played other tricks and wrought other changes too. The towns and villages around Kumbha and Kasargod such as Kavu, Kodipadi

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1. This work contains five Kandas each divided into Vargas made up of ten verses. Each Varga is in a different metre. The subject is a philosophical allegory depicting the transmigratory career of King Subha (the individual soul) caught by Abhismini (Prakriti) and ultimate victory (udaya) by the grace of God. The work abounds in metrical *tours de force* like *bandhas*, *ekasaras nirosthyas* etc.

Visnumangala and Kanvartirtha which were the scenes of the most eventful episodes in the closing period of Sri Madhva's life, have now come to be merged in the Kerala State.

There are very few "Vijaya-kavyas" in Sanskrit dealing with the lives of eminent religious teachers and philosophers of the middle ages in Indian history which can stand comparison with the *Sumadhvavijaya* of Narayana Pandita. In beauty of form, felicity of diction, elevation of thought and accuracy of details, authenticity of historical facts and freedom from anachronisms and inventions, it has set a model for others to follow. One rightly suspects that the composition of most of the *Samkara-Vijayas* was inspired by the excellent biography of Madhva. They are almost all of them non-contemporary works written at least four to five centuries after Samkara. It is a matter of great satisfaction therefore that we have in the *Madhvavijaya* a contemporary work of high calibre with an exceptionally high historical sense. We have also the additional advantage of having from the same author a small gloss on the *M. Vij.* throwing light on many important points and giving the Tulu equivalents of personal and place-names from Tulunad occurring in the *M. Vij.* in their Sanskrit garb. This again shows the keen historical sense of the author. We are also told that he has gathered his data from various contemporary sources including his own father and other disciples of the Acharya as well as some older accounts now lost to us. When we find that even in the case of much later personages like Sri Chaitanya the biographical materials given by chroniclers, some contemporary and others coming within a century after, are in a sad state of disagreements and contradictions,<sup>1</sup> the merits of the *M. Vij.* even as a biographical source are very high.

Another merit of the work lies in its happy combination of hard realism with the idealising element of a Kavya. The human element in the approach to Madhva as an Acharya has not been sacrificed to or lost sight of in the overall conception of him as an Avatar of Vayu. The supernatural birth of Madhva is immediately followed by the accounts of his childhood and boyhood in a disarmingly simple way. Look at the simple incident of the child Vasudeva going on an excursion and a joy-ride to the grazing fields clinging to the tail of the household cow! Turn again to the childlike simplicity with which the young Vasudeva asks

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1. Cf. "While the wealth of source-material is undeniable, their conflicting statements as to details are not only embarrassing, but sometimes form an impediment to the writing of a coherent account of Caitanya's life" A. K. Majumdar Caitanya His life and Doctrine—A Study in Vaisnavism. p 91 (Bharatiya Vidyabhavan, Bombay, 1969).



his father 'Why do you go on teaching me these same letters of the alphabet which you taught me yesterday' (iii, 19), or the quiet confidence with which the boy interrupts the Kathaka and later asks his father if he (Vasudeva) was right or the Kathaka. Take again his own reminding his father that he had passed over a word in explanation. Look at the frank simplicity unsophisticated innocence and inexperience with which the child offers a few tamarind seeds to his father's creditor who was sitting "dharna" and look at the suddenly changing picture of the creditor accepting them as payment of his dues in gold or silver and going away fully satisfied!

The games played by the boy Vasudeva with his friends in the village, interesting details of his early schooling under Totantillaya (no other biography of any other Acharya cares to mention the name of the schoolmaster of the boyhood days of the pupil), the admonition of the teacher to the truant but really precocious pupil [पठसि नो शठ] (iii. 50) go straight to our hearts.

A whole chapter may be written by piecing together the information supplied by Narayana Pandita on how slowly and steadily by the dynamism of his thought and personality Sri Madhva was able to turn the tide of thinking among his countrymen beginning with his own immediate surroundings in Tulunad and making it an expanding circle embracing men and women from many parts of India speaking many languages. There are still many gaps which the author has left unfilled in his rapid narration. One would like to know the nature and extent of awakening which the Acharya was able to bring about, among the people of Goa which became transformed into a holy land of Madhva Darsana along with Tulunad, in the subsequent centuries. Of his work in old Bengal, Assam and Orissa there is still much to be discovered and made known. Curious traces are coming to light of his having gained a hearing in the Punjab and in the U.P. These got wiped out in the troubled times of the succeeding centuries. Even the Anantamatba at Badarinath which seems to have been an ancient seat of the Sanaka-Sampradaya of which Madhva was the inheritor has now vanished into the mists of time.

The story of Madhva's entering Sannyasasrma after overcoming the objections of his parents and finally getting their consent is told with true pathos. The frankness with which the biographer describes the disagreement between the Guru and Sisya over the Istasiddhi lessons is to be noted. With equal candour he describes the obstructive tactics adopted by a Sankarite ascetic of the Kudipusturaya family of S. Kanara against Madhva. While the M. Vij (V. 46) draws a veil over certain ugly incidents connected with Madhva's second encounter with

this ascetic and Dhanuskoti where he was then staying for his Chaturmasya, the Bhavaprakasika places the full facts before us, quoting from an earlier source :—

अप्रांश्वाद्याश्च तलोषु चातुर्मास्यं ततो विभोः ।

दीक्षाविघ्नं चिकीर्षन्तः ताडनं चाभवत् खलु ॥

[The same party of the Kudipusturaya ascetic was there trying to disrupt Madhva's Caturmasyavrata. The mischievous elements got a sound thrashing !]

The biographer rises to the heights of emotional fervor and serenity of pise when he takes us thro' the story of Madhva's first pilgrimage to Vyasasrama at Upper Badari, his sojourn at Anantamatha at modern Badarinath, his rigid penance and austerities on the banks of the Sitalaganga, his dedicatory exposition of his Gita-Bhasya at the temple, the sign and call he received to come up to Vyasasrama, his parting message to the beloved disciples who had accompanied him all the way from the south with such absolute faith and self-surrender, the story of his breathtaking ascent of the Himalayan boulders to reach the unknown retreat of Vyasa. In reading aloud this canto, the reader feels that he too is being lifted up and transported to the sylvan retreats of Vyasa on the Himalayan heights. The parting words of Madhva to his disciples (VI. 47) are the words of Mahapurusa. It shows the intensity of his regard for the personality of Vyasa as a living teacher of the world and not simply as a legendary figure. It was this faith that took him on his perilous ascent to an unknown place. The pen-picture of Vyasa presented to us by Narayana Pandita, as seated in his famous Ashram, surrounded by eminent disciples, of the stately carriage of Madhva as he approaches the august presence, the cordial welcome which the Vyasa-Sisyas extend to the distinguished new-comer from the extreme south of Bharatabhumi, the spontaneous affection with which the holy son of Satyavati raised and embraced the prostrating figure of Madhva,—a mark of love which the poet with pardonable warmth of feeling suggests that even Suka had not received from his Sire - and lastly the account of the series of discourses on the innermost mysteries and secrets of the Sastras and of his own Brahmasutras which Sri Vyasa imparted to the young ascetic who had sought him in his mountain retreat and who was destined to revive and rehabilitate his Satsiddhanta in the world makes the flowing melody of this Sarga go on ringing in our ears long after it has been read and the book laid aside. The beauty of the metres chosen by the author to clothe the different themes in his biography can form a study by itself. Many writers in this volume have paid their

tributes to his metrical skil and judgement. The sprightly Rathoddhata metre in canto nine betokens the new turn in the wheel of fortune awaiting the new message to the world. The trouble taken by Madhva in breaking down the dogged resistance to the saving truth shown by Acyutaprajna and in almost exorcizing the fontal flaw (muladosa) from his self (IX. 35).

दक्षपक्षविहतेन ताडयन् भीषयन् समधिकस्वरश्रिया ।

हंसराट् कलिमलं निराकरो देकदृष्टिमिव मानसात् गुरोः ॥

is expressed in a superb Slesalamkara with deep overtones of Adhyatmic allegory. The avidity with which the thoroughly regenerated Acyutaprajna drank deep at the fountain of Tattvavada is equally superbly described in a metaphor that must for ever remain unexcelled and unexcellible (IX. 37) :—

आननन्द स हि मध्वशास्त्रमार्कण्यन् कुसमयाग्रही पुरा ।

मोहपीतलवणोदको मुहुः प्राक्पिपासुरमृतं पिबन्निव ॥

The acquisition of the idol of Sri Krsna by Madhva and its installation at Udupi are events of the greatest historical significance. The M. Vij does not tell us how the image came into the hands of the Acharya. It has drawn a veil of mystery over that part of the story. The earliest person to mention that this idol came from Dwaraka is Vadiraja Swami.<sup>1</sup> But the incident of the supposed disaster to the vessel which was carrying the idol (unknown to the crew) is not mentioned by him in his Tirthaprabandha. It was presumably a pious fiction introduced to disguise a historical truth in the interests of the safety and the preservation of the idol brought from Dwaraka. The absence of any direct reference in the M. Vij. to the idol's arrival from Dwaraka by sea has encouraged some irresponsible critics to suggest that the idol had not come from Dwaraka as traditionally believed but was brought from Goa,—where, it is contended, there are known to exist two more idols of the same type. I have refuted these contentions of Sri P. Gururaja Bhat of Udupi published in one of his articles in a Souvenir issued from Udupi in aid of the Vidyarthi Nilaya, Udupi, published in 1967. In my reply to the above article which has been included in another Souvenir Volume to mark the conclusion of the Paryaya of the Sri Kaniyur Mutt (1968) entitled "Upasane", I have shown that these are fanciful ideas with no substantial evidence to support them. The iconographic features of the

---

1. And there was an interval of at least two hundred and fifty years between the appearance of the Madhva Vijaya and the writing of the Tirthaprabandha.

idol of Udipi-Krsna are unique with a churning rod in one hand and a rope in the other. No other idol of its kind, of the same age, has been discovered or known to exist anywhere else in India. Sri Narayana Panditacarya's not saying in so many words that this idol was brought from Dwaraka by sea must have a good reason behind it. I venture to suggest that it was deliberately suppressed to put an end to unwelcome attention to the precious heirloom from Dwaraka and pursuit of it by hostile elements imbued with iconoclastic fury. We need hardly wonder that the greatest Vaishnava Acharya and Krishna - Bhakta Sri Madhva-charya rose equal to the occasion and took the bold and sagacious step of arranging for the safe removal of the historic idol from Dwaraka with the utmost secrecy and of receiving it himself at the other end at Malpe and installing it at Udipi and arranging for its uninterrupted worship thro' centuries. The poet makes a significant reference to the fact that the idol was got washed and cleaned in the Sarovara before being taken in and installed (IX, 41). This is different from the ceremonial abhisheka. The washing in the tank had to be done because the idol had come a long way concealed in a country craft or a merchantman under a pile of merchandise and Gopicandana and other things. The special mention of the washing of the idol in the tank is a clear evidence that this idol was not certainly made by any local sculptor for installation. There are other instances in the history of Hindu temples of the original idols in worship having to be taken away for short or long periods in times of threatened invasion by Muslim armies with their iconoclastic proclivities. The last quarter of the thirteenth century and the beginning of the fourteenth century were times of grave unrest and impending disaster culminating in the invasion of the South by Malik Kafur (between 1302-11 A D). It is on record that for similar reasons the idol of Vithoba had to be removed to Hampi at a later date. The idol of Ranganatha at Srirangam was similarly threatened during the invasion of Malik Kafur. The idol of Govindaraja at the Chidanbaram temple is once believed to have been shifted to a safer place. In the village of Toravi, four miles from Bijapur, the idol of Nrsimha had to be housed in an underground tunnel more than twenty feet deep to keep it from unwelcome attention and surprise attacks. It is still housed in the same way. Seen in the light of these historical facts, Sri Madhva's part in bringing the idol of Sri Krishna from distant Dwaraka marks him out as a great bulwark of Hinduism. The Acharya's interest in the preservation and upkeep of ancient Hindu temples and their reclamation to worship where it had fallen into disuse is again significantly brought out in the M. Vij. (XVI. 36) during his visit to the village of Kevudadel (Parantisurasadanam).

The installation of Sri Krishna at Udipi marks the second step in the consolidation of Madhva's system and of its followers. This was followed by many important reforms in the ritualistic code and other constructive

matters. As a great rehabilitator of Vaidika - Dharma, Sri Madhva gave a new lead to the sacrificial system by reviving the Pishtapasu-Yajnas<sup>1</sup> mentioned by Manu and the Mahabharata. It was a farsighted step to give a new orientation to vedic ritualism, approached from the standpoint of Suddha - Bhagavata Dharma. We are told that Madhva made his own younger brother officiate at this Yajna as Hotr priest. The new Yajna roused great opposition from conservatives led by a member of the Maraditaya clan. Madhva defied the opposition and carried the day. The incident shows Madhva's deep interest in the revival of Vedic Yajna-vidya, from the ritualistic point of view. Elsewhere the M. Vij. records (XII, 10-34) another incident of a marvellous demonstration of perfect Vedic recitation given by Madhva to a large audience.

After these consolidating activities, Madhva felt the urge to undertake a second tour of Northern India. The second visit to Badari this time culminated in the composition of another monumental work of his, the Mahabharata - Tatparyanirnaya and perhaps also of the Bhagavata-Tatparya. The importance of Mbh. T. N. to the proper understanding of the inner and esoteric message and teachings of the great Itihasa cannot be overestimated. The work is a marvel of poetic calibre, theological wisdom, allegorical and esoteric interpretation of the epic philosophy as a whole and the solution of so many knotty points connected with Epic characters. Its value to the study of Mahabharata text - criticism and problems connected with the divergent versions of the Epic and the genuineness of its readings is also very great; for Madhva says in this work that he has made an exhaustive study of the various versions, collected manuscripts from different parts of the country and formulated the principles on which the genuineness of readings could be determined and interpolations and mutilations of texts detected.

By this time, the literary activities of Madhva had almost reached their completion, — except for the composition of the Anu - Vyakhyana on the Brahmasutras and of one or two other works like the Krishna-mrtamaharnava, and Karmanirraya. Leaving no room for doubts and divergences of opinion regarding the authenticity of works written by Sri Madhva (as in the case of some other Acharyas) the M. Vij. refers to all of them by name and description (XV. 73-88). That such a rich variety of works covering such a wide range of topics represented by the Gita, the Upanisads, the Brahmasutra, the Dasa - Prakaranas, Rg Veda Epics, Puranas, anthologies, Kavya and Stotras should all have emerged from one person is indeed a tribute to his versatility as a poet, a thinker.

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1. In Pista-Pastu-Yajnas, only flour-made animals are offered.

a debater, a researcher, an interpreter, a Samanvayacharya and an Ekanta-Bhakta (Mystic) of God and a Suddha - Bhagavata, all integrated into a single personality.

This final consolidation of his position throughout the country naturally roused much resentment among the leaders of the old school of Samkara. The growing popularity of the new Siddhanta, the steady influx of the followers of the Acharya into Udipi from all parts of India for Darshana of Sri Krishna and of their Guru, made such an impression on the leaders of Advaita thought that they felt it imperative to stem the tide of the new faith and halt its progress. A final bid to contain the advancing march of the new school was made by two leading men of the times, Pundarika Puri an Advaitic ascetic from the North and his ally Padma Tirtha from the Chola country. These two held a council of action to decide upon the proper line of action. As a first step it was decided to carry off the valuable collection of Madhva's source - materials as well as his own works. The plan was carried out. The library was in the charge of a custodian at Visnumangala and Madhva himself was busy at Udipi. On receipt of information, Madhva hurried to that place and lodged a complaint against the suspects who were apprehended. The library was formally restored to Madhva thro' the intervention of the Ruler of Kumbla. This naturally brought Madhva into contact with the Ruler Jayasimha at whose invitation he visited his place. From there he moved on again to Visnumangala. Here took place that historic meeting between Madhva and Trivikrama Panditacarya, the poet's father, who was the Asthana Vidvan of the royal court of Kumbla. This Trivikrama Pandita was an acknowledged authority on Samkara - Vedanta, a master of Nyaya, Mimamsa and other branches and a poet. He had his own doubts about the soundness of Advaita metaphysics. From what he had learnt of the views of the new Teacher and from what he had read of his works thro' copies supplied by his brother, who happened to be Madhva's Librarian, Trivikrama could see that there was much to be said for the new interpretations of the new Teacher. But his inherited attachment to his old faith was equally strong. He grew restless with genuine philosophical dissatisfaction. He thought it best to go and meet the new Teacher, and hear him in person and then confront him with his own learning and try conclusions with him, if possible. Thus he came to listen to the Acharya's discourses. What he heard made him more uncomfortable. His loyalty to Advaita made him stand up in its defence and there ensued a long disputation for fifteen days. In the end Trivikrama acknowledged defeat and requested to be taken into the new fold. It was done (XV, 70). The conversion of Trivikrama was another landmark in the progress of the new Siddhanta. At Madhva's behest, Trivikrama wrote a learned commentary on his Brahmasutra-bhasya. And Madhva himself composed his masterpiece the Anuvyakhyana

on the Sutras at the special request of Trivikrama himself. Besides his Tattvapradipa on Madhva's Sutrabhasya, Trivikrama has left us another legacy,—his own talented son, who has given us a great biography of Madhva. It goes without saying that but for the conversion of Trivikrama, there would have been no Madhva-Vijaya in its present form. Before returning to Udipi in the end, Sri Madhva made a long stay at Kanva-Tirtha on the seaboard, near the modern town of Manjeshvar. The description of Kanva-Tirtha and the serenity of the atmosphere there make such a deep impression on the reader that he feels that a visit to Udipi, the birthplace of Madhva, would not be complete without a visit to Kanva-tirtha sanctified by the meditations of the Acharya. The historic solar eclipse of the year 1317-18, has been most naturally introduced to indicate the date of Madhva's exit. The poet has referred to Madhva's taking a ceremonial bath in the sea along with his followers on the auspicious day.

Narayana Panditacarya has given many instances of Madhva's warm and affectionate personal relations with his disciples young and old. There were youngsters in his retinue as well as grown-ups and elders (XV. 117). For every one he had a soft corner in his heart. He could share a joke with the youngsters, and tease them in fun, swim and dive with them. He would challenge the young men who were proud of their physical strength to make fights and bouts of wrestling, singly or collectively (M Vij. X, 38-40). He could turn a blind eye to minor lapses of youngsters (XIV, 10-11). He had a keen sense of humour and was quick at repartees. He could snub a presumptuous adversary with a word or a look. When King Mahadeva (1260-71) of the Yadava dynasty whom he chanced to meet on his way to the north, wanted to extract forced labour from him and his party, the Acharya looked at him straight in the eye and asked him to show him how to use a spade. The King forgetting his royal state started digging on and Madhva passed on with a smile (M. Vij. X, 4-5). When Padma Tirtha haughtily warns Madhva that it would be disastrous for him to think of having a Vaada with him because his philosophy is well-established, Madhva tells him that his philosophy of Jivesvara-bheda has a world-wide acceptance. This enrages Padma Tirtha who cuts in that Madhva is lying and that his Antaryami knows that it is a lie. Pat comes Madhva's retort—"Let the world alone, foolish one. My philosophy is already accepted by you in principle. How else can you call the Antaryami to witness?"†

† Vide passages quoted in the Bhavaprakasika on M. Vij. XII, 46 :—

अन्तर्यामी हन्त वेदं तवेदं शास्त्रभाषितम् ।  
इति ब्रुवाणं तं प्रोचे मध्वः स्मितमुखाम्बुजः ॥  
व्यासं त्वय्येव मच्छास्त्रं किमुतान्यत्र बालिश ।  
अन्तर्यामी नियम्यश्च त्वयेवाङ्गीकृताविति ॥”

There is no reason to doubt the supernatural setting in which the final disappearance of Madhva from the scene of his earthly life has been described in the M. Vij. (XVI, 58) :—

इति निगदितवन्तस्तत्र वृन्दारकेन्द्रा गुरुविजयमहं तं लालयन्तो महान्तम् ।  
वट्टपुरखिलदृश्यं पुष्पवारं सुगन्धं हरिदयितयरिष्ठे श्रीमदानन्दतीर्थे ॥

The life of a superman does not fade out like a spent force.

The Acharya has certainly left the mighty impress of his personality on his followers. Seven centuries have passed since his disappearance. The impact of his personality still endures in all its freshness and glory in a more intimate sense than is the case with the memory of other Acharyas of the vedanta on their followers. The system of thought and the way of life he had propagated by his travels, writings, discussion discourses and ministrations for more than sixty years of active life has taken deep root in the country, thanks to the fruitful work of his successors and followers also. To all of them, the Madhva Vijaya has been a unifying force and a source of inspiration. It is a happy coincidence that both the father and the son (Trivikrama Pandita and Narayana Pandita) have come to occupy an honoured position in the hearts of every Maadhva as benefactors of the community as a whole, the father by his Vayustuti which has secured a firm place in the daily religious worship of Maadhva's followers and the son by his great biography of the Acharya. Their two works will endure as long as the community retains its identity and individuality.

Great men of the past like Vedanga Tirtha, Visvapati Tirtha and Chalari Sesacharya and many others have popularised the Madhva Vijaya by their learned commentaries.

Time was when every Madhva home used to resound with the sonorous recitation of the work by the young and the old. Today the position is different. Very few Maadhvas are in a position to understand the verses they may recite or hear recited. To most of our people today Madhva vijaya is just a name. Most people do not know what it contains. The rapid decline of Sanskrit education from our homes has contributed not a little to this unhappy position. Something has to be done to relieve this stagnation and help image of the Acharya to be revived and kept shining in the minds and hearts of his followers.

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**Courtesy .** The above is a reproduction from the book "SRI MADHVA VIJAYA" published by Devaranama Bhajana Sangha, Srirangam, in the year 1969.



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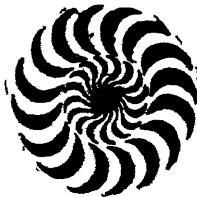
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Moving around the country as a Sanyasi, Sri Madhva, once came to Mavinakera village near the town Kalasa on the banks of the river Bhadra in Karnataka. The water current in that village was very strong and forceful. The people in the said area were put to great inconvenience to cross the river from one side to the other. When Sri Acharya visited the village he saw the plight of the villagers and enquired why could they not arrange to dislodge the big boulder lying nearby and place it at the centre of the river so that it could be used as a bridge.

The response of the villagers was quite negative. They exclaimed "Oh! it is impossible to lift that huge boulder even if the great Bhima comes; what are we? they dismissed the idea. Hearing these words Sri Madhwa calmly walked to the big boulder, lifted it with single hand, brought it effortlessly and placed it across the river. The villagers were astonished and could not believe their own eyes.

Even today, we can see this huge boulder at Kalasa near Chikamagalur. On this boulder we can still see the inscription in Sanskrit; "Sri MADHWACHARYA EKA HASTENA STHAPITA SHILA" (Sri Madhwacharya placed this rock with single hand) and also a beautiful figure of Sri Acharya.

(Contd. from previous page.)

This Historical rock is about 50 Tonnes in Weight 20 feet Length, 16 feet Breadth, 10 feet Height, 80 feet radius. Full details about the rock were given by R. L. RICE, a foreigner in 1977. This was printed and recorded in Mysore Gazetteer 2nd division in page 300 & 400 and also in 1901 at EPIGRAPHICA of Karnataka's 4th volume at page 27.

Due to stone-hitters, there is a danger for this sacred rock. Hence we must wake up and save this historical rock. 7-8 years back a District Officer of Chikkamagalur enquired about this but no use and also from Praktha Department the following wording are there :

This is a Historical Rock this should be saved and preserved. Around this rock there are rock-hitters, due to them this may be spoiled. This belongs to GOVT. OF KARNATAKA. This should be as every one should see preserved clearly. With the Executive Engineer of Govt., a roof should be put up for the preservation of shilashasana and steps should be constructed'.

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sake - how can there be the despondency and need to overcome it for Lord of infinite auspicious features? The reasons put forward by Narada for composition of Bhagavatam were : a) Though glories of Krishna were covered in Mahabharata, because of the vast scope of the work people could not fully grasp the glory of Krishna. b) Besides narrating stories of Krishna, Bhagavatam has to prove that Gnana and Karma not backed by devotion to God are fruitless (हरिभक्ति विरहित निर्निमित्त ज्ञान कर्मणा अपि निष्फलम् )

c) Bhagavatam could release Mukti — yogyas from shackles of samsara by narrating innumerable and wonderful deeds of Vishnu. These acts of God promote 3 modes of Gnana : viz , Darshana Bhasha (direct perception), Guhya Bhasha (hidden) and Samadhi Bhasha (known only to those who attain super natural sense of perception). d) Bhagavatam is a work capable of अनयोपशमनम् and to show the correct way to Bhakti towards Krishna. (प्रेमलक्षणभक्ति योग प्रदर्शनाय )

5. The most attractive part of Sri Vijayadwaja's **bhashya** is the way he interprets the words and brings out quintessential or special meaning of words. Examples are replete in the I skanda. The meanings given for different names of Vishnu are given below :

अधोक्षजः — अक्षय - जन्य - ज्ञानं अधः कृत्वा अतीत्य वर्तते इति अधोक्षजः ॥ He is beyond the perception of sense organs.

वासुदेवः = वसति सर्वत्र, स्वस्मिन् सर्वं वासयति इति वासुः = क्रीडादि करणादेवः। वासुश्च असौ देवश्च वासुदेवः ॥ Omnipresence is a matter of play for him. OR, नीलोत्पलदल - श्यामलाय (blue hued like a lilly) OR वसुन् दीव्यतीति one who blesses / protects the Vasoos. OR वसुदेवस्य पुत्रः = the son of Vasudeva. OR वस आच्छादन इति घातोः इदं जगत् आच्छाद्य, दीव्यतीति = one who protects this world like a cloth over it. OR बलात् दैत्य-निरसनशोल क्रीडादिः = Controlling the Daityas is just a child's play for Him.

गोविन्दः = गवां विदो लाभः यस्य सः = protect or of cows. OR गवां वेदेन लभ्यते = one who can be understood only through Vedas.

प्रद्युम्नः = प्रकृष्टद्युम्नं हिरण्यमेवरूपं यस्य सः (One with Great effulgent golden form)

अनिरुद्धः = नकेनापिनिरुद्धः (One who cannot be controlled by anybody)  
 OR अतीत = with the प्रसाद & Mukhya Prana (one who can be attained only with the grace of Mukhyaprana i. e. Vayu)

6. In the 16th Adhyaya we come across the conversation between Dharma appearing as bull standing on one leg and Dharani (Bhudevi) appearing as a cow shorn of its strength and shedding tears at the pitiful state of world after the departure of Krishna. She narrates several qualities which are abundant in the Lord but ordinary mortals have to strive to acquire them. Here Vijayadhwaja takes pains to explain in detail the meaning of 37 qualities.

A few examples are given below:

सत्यं = (Gita press : Truthfulness). According to Vij., निर्दुःखानन्दानुभवः : experience of joy untainted with sorrow) OR भूतहित यथार्थ भाषणं (Truth spoken for the good of humanity)

ज्ञानं = (Gita press: self - realization) Vijay: सर्वज्ञता (knowledge on all matters OR परोक्षापरोक्ष भेदेन परमार्थ विषयं (correct knowledge of Paramatma through direct perception and indirect means like srutis etc)

सतोषः — Gita press : contentment. Vijay; स्वरूप आनन्द - पानेन अन्यत्र अलं बुद्धिः (Happiness caused out of realisation of innate self) or यदृच्छया भोगः (contentment with whatever gains obtained)

उपरतिः — Gita press : Quietism. Vijaya: उप मुख्यप्राणः तस्मिन् रति or काम्यकर्मनिवृत्तिः (abstaining from fruit - seeking activity)  
 Since these qualities take abode in God in their fullest meaning, Vijayadhwaja gives two meanings for all these qualities—as it applies to God and as it applies to man who is अस्वतंत्र

7. Sri Vijayadhwaja makes an emotional description of the qualities of Bhagavatam while interpreting the request of Rishis to Suta to narrate the stories of Sri Krishna (I - 18. 16 & 17). It is

a) परमपुण्यं — holiest

b) असंवृत्तार्थ or स्पष्टार्थ - clear in its meaning or message enumerating the Purushaarthas-

c) आख्यानं अत्यद्भुतयोगनिष्ठम् Best among the Yogas by enunciating Bhakti and Gnana.

d) अनंत चरितोपपन्नम् contains wonderful stories of God relevant to Space and Time.

e) परीक्षितं भागवताभिरामम् contains the wonderful story of Parikshit, the great Bhagavata or the story that causes happiness to Bhagavatas or भगवत्संबन्धि अभिरामम् i. e. the joy connected with greatness of God.

8. One of the highlights of First Skanda is the prayers made by Kunti and Bhishma to Sri Krishna during their final meeting with the Lord. After recalling the various occasions on which the Lord had come to the rescue of Pandavas, Kunti wishes, let more hardships come their way so that Krishna, their saviour, would visit them and give them company. This is the same Kunti who earlier, before Kurushetra battle, filled with vengeance and anger, sends message through Sri Krishna to Yudhishtira to take up arms against Kauravas. Now, at this final meeting, God has blessed her with wisdom to see the world in proper perspective and she rightly prays for the grace of Lord. Sri Vijayadhwaja points out that message of this episode is to bring out the importance and efficacy of *stotra* as a means of Bhakti towards God. The tender nature of women is reflected in the image of Krishna. Kunti recalls her prayer, the crying face of Bala Krishna (berated by Yasoda) with face smeared by collosium. On the other hand, Bhishma's prayer is addressed to angry Krishna who during the course of battle comes out of his chariot towards Bhishma with his Sudarshana chakra with a view to kill him contrary to the oath taken by him earlier that he would not take up arms in the battle. One interpretation is that Bhishma, a great and undefeated warrior and a devotee of Krishna, took exception to the above said oath of Sri Krishna since he felt that it was an insult to Kaurava army that Krishna considered it so weak that he could defeat them even without taking up arms. Hence Bhishma was supposed to have taken an oath that during the course of the battle he would force Krishna to take up arms to protect Pandavas. Krishna, the God with infinite mercy towards his devotees, felt it proper that the oath of his devotee was upheld even if it meant breaking his own oath and thus he took up the Sudarshana chakra and pretended to kill Bhishma. Sri Vijayadhwaja draws the message of the episode by saying that the objective of all human endeavours should be to attain the grace of God through Aparoksha Gnana (सकल बुद्धयोत्तमः सचमगवदपरोक्षज्ञानलब्धविष्णुप्रसादलभ्य ...) and that ecstasy born out of Bhakti is *vairagya* (वैराग्य प्रकारो — हरेर्भक्तानुकंपनम्) and the result of this Bhakti is Moksha which is a state in which the soul is able to enjoy its innate nature. स्वानंदानुभवलक्षणमोक्षः).



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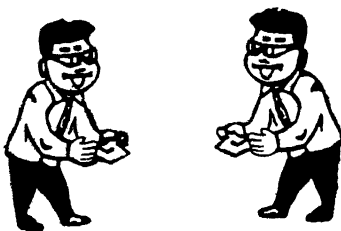
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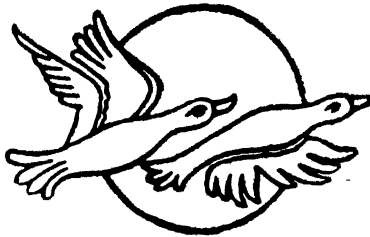
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# Puranas and Vishnu Purana

By C. Raghavendra Rao,

Plot 15, Street 12, Tiruvengada Nagar, Kanchipuram-631 503

The word purana means old. Puranas contain the old tradition and history of our Bharatha varsha. Amarakosa, the sanskrit lexicon states that purana means, that work, which has five characteristics. (Pancha laxanas).

सर्गश्च प्राति - सर्गश्च वंशो मन्वन्तराणि च ।  
वंशानुचरितं चैव पुराणं पञ्चलक्षणम् ॥

(1) Sarga - primary creation (2) Prathi Sarga - Secondary creation. (3) Vamsa - genealogy of Devas, Asuras, human beings etc. (4) Manvanthara - period of time and (5) Vamsanucharitam - history of solar and lunar dynasties.

Apart from extolling the glories of God, puranas give in detail the sacrifice, Valour, greatness, compassion etc., of ancient kings, Rishis and great men. They are very old compositions as Matsya purana states:-

पुराणं सर्वशास्त्राणां प्रथमं ब्रह्मणा स्यूतं ....

Puranas contained hundred crores of granthas in one volume in previous Kalpas. They were condensed into 4 lakh granthas by Lord Sri Vedavyasa and divided into 18, for easy understanding by all.

पुराणमेकमेवासीत् तदाकल्पान्तरे किल ।  
त्रिवर्गं साधनं पुण्यं शतकोटिं प्रविस्तरम् ॥

तल्लक्षणं इदं प्रोक्तं व्यासेनाद्भुत कर्मणा ।  
अष्टादश पुराणानि कृत्वा सत्यवती सुतः ॥

— Padmapurana-Srishti Kanda.

Padmapurana - Srishti Khanda An ancient poem gives an easy way of remembering the names Eighteen puranas.

‘म’ द्वयं, ‘भ’ द्वयं, चैव ‘ब्र’ त्रयं ‘व’ चतुष्टयम् ।

अ, ना, प, लि, ग, कू, स्का-नि, पुराणानि पृथक् पृथक् ॥

- |       |  |                    |
|-------|--|--------------------|
| Two   | Puranas with “म” (Ma) as first letter  | 1. Matsya          |
|       |  | 2. Markandeya      |
| „     | Puranas with “भ” (Bha) as first letter | 3. Bhagavata       |
|       |  | 4. Bhavishya       |
| Three | „ with “ब्र” (Bra) as first letter     | 5. Brahma          |
|       |  | 6. Brahmanda       |
|       |  | 7. Brahma vaivarta |
| Four  | „ „ “व” (Va) „ „                       | 8. Vamana          |
|       |  | 9. Vayu            |
|       |  | 10. Vishnu         |
|       |  | 11. Varaha         |
|       | One purana with अ as its first letter  | 12. Agni           |
|       | One with ना as its first letter        | 13. Narada         |
|       | One with प „ „ „                       | 14. Padma          |
|       | One with लि (Lim) as its first letter  | 15. Linga          |
|       | One with ग as its first letter         | 16. Garuda         |
|       | One with कू „ „ „                      | 17. Kurma          |
|       | One with स्का „ „ „                    | 18. Skanda         |

Of these Brahma and Padma puranas were first made available by Brihaspathi. Padma purana states

“ ब्राह्मं पुराणं प्रथमं द्वितीयं पाद्म-मुच्यते ”

The puranas are classified into Satvika Rajasa and Thamasa puranas. Those that extol the glory of Lord Vishnu and uphold Vishnu sarvothamathva are sathvika puranas. The classification can be seen from Padma purana which states Brahma, Padma, Vishnu purana etc. are Sathvika puranas.

Apart from these there are eighteen upa - puranas.

सनत्कुमार, नारसिंह, स्कान्द, शिवधर्म, दौर्वास, कापिल, मानव, औशनस, वारुण, कालिका, सांब, नंदिकृत, सौर, पराशर, आदित्य, माहेश्वर, वासिष्ठ and मारीच

Of course there are variations in the names of upa - puranas as listed in Devi Bhagavatham and as in Smrithi Mukthavali.

Some Scholars are of opinion that those compiled by Lord Vedavyasa are called by the names of puranas and those by other rishis are upapuranas.

Of the Eighteen major puranas Vishnu purana is an important one as can be seen from the following authorities.

1. Parasara purana, one of the upapurana states.

सात्त्विकानि पुराणानि श्रेयांसि निखिलान्यपि ।

तत्र भागवतं श्रेष्ठं ततो वैष्णवमुत्तमम् ॥

All the satvika puranas are conducive to eternal welfare. Of them Bhagavatha purana is the best. But there is better one than this and it is "Vishnu purana"

पुराणं एतत् सदृशं न हि अन्यदुपपद्यते ।

आदौ मध्ये तथाऽन्ते च गीयतेऽत्र हरिर्मुहुः ॥

There is no other purana equal to it, since the supreme Lord Sri Hari forms its subject matter throughout; in the beginning middle and at the end.

षडक्षर स्वरूपास्ते ये षडंशाः प्रकीर्तिताः ।

षडङ्गयोग-दुष्प्रापां प्रयच्छन्ति गतिं नृणाम् ॥

The six amsas (contos) narrated there are expositions of the six letters of "Shadakshara Mantra" (om Vishnave Namaha) and lead to bliss which even the six angas of the vedas fail to secure.

2. It is said in garuda purana :—

वेदेषु पौरुषं सूक्तं धर्मं शास्त्रेषु मानवम् ।  
भारते भगवद्गीता पुराणेषु च वैष्णवम् ॥

Of the Vadas, purusha suktha, of dharma sastras Manu smrithi, Bhagavathgitha of Maha Baratha and Vishnupurana of all puranas contain the essence.

3. The Linga purana extols Vishnu purana as Sarvavedartena Samyutham, places Vishnu puran in the same level as Vedas.

4. Founders of the three school of vedantha quote from it in their Bhasyas.

5. The Naradiya purana in the course of a dialogue between Brahma and Marichi says.

ब्रह्मोवाच —

शृणु वत्स प्रवक्ष्यामि पुराणं वैष्णवं महत् ।  
त्रयो विंशति साहस्रं सर्व-पातक नाशनम् ॥

Brahma says - Listen to me my son, the great Vishnu purana given out in 23,000 verses is the purifier of all sins.

It is found that Sridhara and Vishnugarbha have written commentaries on this purana with reference to Advaita and Vishnuchitta with reference to vishishtadwaita schools of thought.

There is a very old commentary written by one Sri Dattatreyaacharya with reference to Dwaita school of thought and it is known as "Subhodini" He offers his prayers to Lord Mukunda in the beginning and others afterwards :

श्रियः पूर्तिं पूर्णगुणैक सारं भक्तेष्टदं भक्तभवापहं प्रभुम् ।  
अजादि संसेवित पादपल्लवं वन्दे मुकुन्दं मरुदंशवल्लभम् ॥



On Madhwacharya

सदागमांभोरुह कौरकाणां यदुक्तयो भानुकरा विकासे ।  
तं पूर्णबोधं भुवनैकबन्धुं वन्दे गुरुं बुद्धि विकासनाय ॥

On Jayatheertha

अद्वैत सिद्धान्त गजप्रमाथी मध्वार्य - सिद्धान्त महीन्द्रवासी ।  
वेदान्त निर्णीत गुणानुवाद सिंहध्वनिः पातु जयार्य सिंहः ॥

रमा - रमण - मानस्य पूर्णबोधान् गुरूनपि व्याख्या विष्णुपुराणस्य  
यथामति करोम्यहम् ।

यदि विद्यात् चतुर्वेदान् साङ्गोपनिषदान् द्विजः ।  
न चेत्पुराणं संविद्या नैव स स्यात् विचक्षणः ॥

Should a brahmin master the four vedas, Vedangas and upanishads without a sound knowledge of the puranas, he cannot be considered as a wise man.

इतिहासपुराणाभ्यां वेदं समुपबृंहयेत् ....

One should expound vedas with the help of Ithihasas and puranas.

Mathsya purana says :

अष्टादश पुराणानां नामधेयानि यः पठेत् ।  
द्विसन्ध्यं जयते नित्यं सोऽश्वमेध फलं लभेत् ॥

One who repeats the names of Eighteen puranas, three times in a day, reaps the result of Aswamedha sacrifice. Importance of the study of puranas needs no further emphasis.



# ILLUSION

By Vidyaratna **M. S. KATTI**, M. Sc.,  
(President S. M. S. O. Sabha)  
Mahishi Rd., Malmaddi, DHARWAR - 580 001.

---

There is illusion about the meaning of the term illusion even among great intellectuals. This is rather strange. But it is a fact.

Our Acharya has given the correct meaning of the term illusion. It is perverted knowledge. More clearly, a non-existent thing is considered existent and an existent thing is regarded as non-existent. This is illusion.

असतः सत्त्वप्रतीतिः सतः असत्त्व - प्रतीतिः इति अन्यया प्रतीतेरेव भ्रान्तित्वात् ।

Understanding an object in a way that is quite different from what it actually is. This is illusion. Considering a rope as a snake or a coral as silver or a mirage as water is illusion. This simple and straightforward meaning of the term illusion is acceptable by any unbiased person, even by a dullard. But the so-called intellectuals have entirely wrong notions about illusion and they vainly try to establish it.

Let us examine the view of the Ramanujites. They opine :  
All objects are found to be identical with one another.

सर्वस्य सर्वात्मकत्वं प्रतीयते ।

Because all are the formations of the same three fundamental entities, namely Earth, Water and Fire. This is stated in the Sutra.

“आत्मकत्वाद् भूयस्त्वात्”

Further, in a sacrifice, if Sama is not available Putuka (another herb) is used. If Vreechi is not there Neevara (another corn) is used. This show that these two are intermingled. If same portion of Sama is not present in Putuka, how can the latter d the work of the former? Similarly same portion of vreechi must be present in Neevara and also vice versa.

Therefore all articles are similar to one another. This similarity must be due to the presence of same portion of one article in another.

Thus all bodies contain portions of all other bodies. Coral actually contains some portion of silver. So if coral is understood as silver what is wrong in it? Silver is actually there in the coral. what then about the common nomancature? This is silver and not coral. This is coral and not silver etc? What is commonly called silver contains more portion of silver than that of any other. Similarly the so called coral contains more coral than that of any other. This explains the common usage though the contains only small portion of silver and large portion of coral. Only due to some defects a person thinks otherwise and regards the coral itself as silver. This is simply what is called illusion. But actually as silver is actually present in the coral, if a person calls it silver it is not quite wrong.

To a jaundiced person a white conch appears yellow. Because yellow juice in his eyes goes out along with the rays and gets attached to the conch. So due to the actual coating of the yellow matter the conch appears yellow. Here also there is no illusion in the sense perverted knowledge.

Ramanujiyas do not accept the cognation of a non - existing thing (अस्त्यतीति). This means that they do not accept the real meaning of the term illusion. This is their perverted notion of illusion.

This theory of Ramanujiyas is not only quite wrong but it is self contradictory and ridiculous.

In the first place even if the remote material cause is the same, the effects cannot be identical. The cup and the plate are different and do not do the work of the either though they may be made of the same material. Same is not present in pulika. Due to the vedic authority one can be used in place of the other and not because some portion of one is present in another.

1 During illusion according to Ramanuja the person wrongly supposes that the silver portion in the coral only in large and proceeds to take it. This means that he is cognizant of the non-existent large portion, so he has virtually accepted 'असत्प्रतीति' and also our own theory of illusion. Thus Ramanuja theory is self contradictory.

Their theory of similar objects is funny. 1) Ghee is similar to oil. Does it mean that oil contains a small amount of Ghee. Mother is similar to wife. 1) They opine that two similar objects contain some portion of one in another. According to Ramanuja there should be portions of wife in the Mother and portion of mother is the wife. If a Ramanujiya proceeds to act with this strange notion he would be the laughing stock and an object of hatred in the society. The illustrious author of Sudha concludes the refutation of this school with the remark.

अलं अपहसनीय - प्रक्रिया निराक्रिया विस्तरेण ।

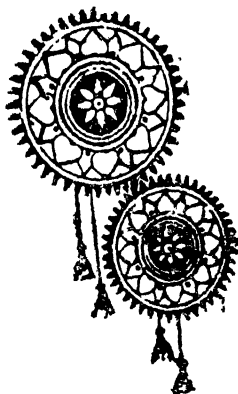
Enough of further refutation of this ridiculous theory.

1 Further if according to Ramanuja coral is actually bitter the yellow juice every body not suffering from jaundice should also see it yellow. But it is not at all yellow,

So Ramanuja and other Schools entertain funny and faulty ideas about the term illusion. Our Acharya has given a correct and flawless definition of illusion fully borne out by everybody's daily experience.

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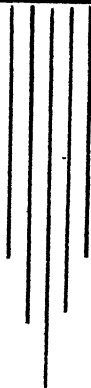
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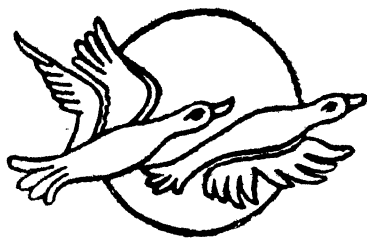
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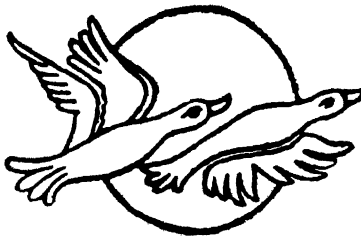
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# THE UNIVERSE - ITS CREATION AND DISSOLUTION

A. Raghavendra Rao  
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The theory, currently accepted by a majority of scientists, about the origin of the universe says that the universe started with a "big bang" some twenty billion† years ago with all matter emanating from a point in an unimaginably terrific explosion. Initially the matter might have been hurled in all directions in the sub-atomic state and the particles interacted with one another producing various elements and compounds, congealing or freezing into stars and galaxies in course of time. At present we find that the universe is composed of innumerable galaxies of stars, scattered in all directions over the vast stretches of space-time and drifting apart ever more rapidly with time.

Scientists have also discovered the existence of considerable amount of "dark" matter, in the universe that is, matter which does not emit any light but whose effect on nearby luminous bodies can be detected by observing some peculiar behaviour or property of the affected luminous bodies. Besides direct observation luminous bodies through powerful earth-based telescopes, scientists have also built radio telescopes to catch radio emissions from remote corners of the universe and have added a lot thereby to their knowledge of the universe.

With recent advances in space technology, space laboratories have been set up on artificial earth satellites which are able to catch and analyse the X-ray emissions from very distant bodies like pulsars, which would not be possible on earth since the earth's atmosphere absorbs and blacks out the X-ray radiation coming from outer space.

Thus it is seen that the scope of what we call प्रत्यक्ष is no longer limited to what can be seen or photographed from visible light. The entire spectrum of electromagnetic radiation, ranging from low frequency radio waves to very high frequency X-rays, of which visible light rays constitute only a very narrow band, provides material which

†Billion means here American billion equivalent to one hundred crores.

could be called प्रत्यक्ष प्रमाण (manifest evidence) in respect of the objects or phenomena revealed. In spite of so much of information gathered so far, scientists are not able to provide a definitive answer to the question of Universe's origin or to the question of its possible end. These questions have, therefore, remained as matters of speculation. Various theories are proposed on the basis of observed facts and tested for their mathematical tenability and the one found to be the most tenable is accepted until some fresh evidence and/or thinking suggests some improvements in the accepted theory or overthrows it in favour of a different but better theory. In other words there is no way of establishing any theory unequivocally as the right one, through conclusive scientific evidence.

The big bang theory of the origin of the universe, mentioned above, holds sway at the moment as the most plausible of various theories proposed. But it does not answer one question. How did all the matter in the universe come into being as a single point initially and explode to scatter them all around? According to basic physical laws which are found never to have been violated anywhere anytime, (1) no mass/energy can be created or destroyed, and (2) nothing can be compelled to change its state of rest or uniform motion in a particular direction, unless acted upon by an external agent. One can say that the so called Big Bang theory of the universe's origin violates these two laws by its silence on the external agent responsible for gathering together the entire mass of the universe at a single point and triggering the impulse which caused the mass to explode and scatter. On the other hand the Hindu view of the origin of matter, as beautifully expressed in the following verse taken from the श्वनाश्वतर उपनिषद्, first postulates a Supreme Being through whose agency, matter emanates in the universe more or less in the manner visualised in the Big Bang theory:

येनावृतं नित्यमिदं हि सर्वं ज्ञः कालकारो गुणी सर्वविद्यः ॥

तेनेक्षितं कर्म विवर्ततेह पृथिव्यप्तेजोऽनिलखानि चिन्त्यम् ॥

**Meaning:** Know that under Lordship of that Being by whom all this is eternally enveloped, who is ever-wise, the Maker of time, the Repository of all qualities, the All-knower; action (by nature) spurts forth producing the manifestation of earth, water, light, air and spaces (खानि)

It is interesting to note certain points about the above verse. The various qualities of the Supreme Being listed in it are such as would be logically inferred if the initial emission of matter is ascribed to His powers. In other words, it is necessary for a Being who can cause the emission of all matter in the universe at one go, to possess the

qualities mentioned in the verse. It is also to be noted that the verse says that the 'action' which brings about the 'manifestation' of matter<sup>3</sup>, takes place under His Lordship, that is, direction and supervision<sup>3</sup>. Lastly, the word 'रवानि' is used which is in plural form, meaning 'spaces'. The word space (खम् or आकाश) means the medium for transmission of radiation. A medium that is opaque to one type of radiation; say, light, may not be impervious to another type of radiation, say X-rays. Hence there could be different types of spaces having different properties, though overlapping / interpenetrating.

Let us now see what the Srimad Bhagavadgita, which is an incomparable sermon delivered by the Lord Himself, containing the essence of all scriptures<sup>4</sup>, has to say on the subject under consideration. Given below are seven verses selected from the Gita. (besides the one that has already appeared in footnote<sup>3</sup>).

यथा आकाशस्थितो नित्यं वायुः सर्वत्रगो महान् ।	
तथा सर्वाणि भूतानि मत्स्थानि इत्युपधारय ॥	IX. 6
सर्वभूतानि कौन्तेय प्रकृतिं यान्ति मामिकाम् ।	
कल्पक्षये पुनस्तानि कल्पादौ विसृजाम्यहम् ॥	IX. 7
अहमात्मा गुडाकेश सर्वभूताशय - स्थितः ।	
अहं आदिश्च मध्यं च भूतानां अन्त एव च ॥	X. 20
बहिरन्तश्च भूतानां अचरं चरमेव च ।	
सूक्ष्मत्वात् तदविज्ञेयं दूरस्थं चान्तिके च तत् ॥	XIII. 16
अविभक्तं च भूतेषु विभक्तमिव च स्थितम् ।	
भूतमर्तुं च तज्ज्ञेयं ग्रसिष्णु प्रभविष्णु च ॥	XIII. 17

<sup>3</sup> Mark the words used; they imply that the matter is already existing but hidden / and is only released or manifested.

<sup>3</sup> Compare this with Sri Krishna's words in verse 10 of Chap. IX of the Gita :

मयाध्यक्षेण प्रकृतिः सूयते सचराचरम् । हेतुनानेन कौन्तेय जगद्विपरिवर्तते ।

Under My direct supervision, Nature (प्रकृति) produces the moving and unmoving creation; because of this, O son of Kunti! the world gets caught up in the whirligig of creation.

<sup>4</sup> गीता सुगीता कर्तव्या किमन्यैः शास्त्रविस्तरैः । या स्वयं पद्मनाभस्य मुखपद्माद्भिनिः सृता ॥

The Gita that has flowed from the lips of the Lord Himself is so well - composed as to render all the other lengthy scriptures redundant.

मम योनिर्महद् ब्रह्म तस्मिन्गर्भे दधाम्यहम् ।

सम्भवः सर्वभूतानां ततो भवति भारत ॥

XIV. 3

सर्वयोनिषु कौन्तेय मूर्तयः सम्भवन्ति याः ।

तासां ब्रह्ममहद् योनिः अहं बीजप्रदः पिता ॥

— गीता-XIV. 4

In these verses the Lord has referred to Himself in the first person singular and has referred to inanimate matter as well as **Jivas** (souls) by the general term **भूत** which should be understood as such in this context. The Lord explains that all things, wherever they be, abide in Him just as the mighty **Vayu** (life - force) pervades all space all the time. The Lord declares **प्रकृति** to be His own creation and makes it instrumental for receiving all things at the dissolution of the universe and releasing them again at the beginning of every **कल्प** (creation). (This shows that cycle of creation and dissolution goes on endlessly).

The Lord is ever present in the heart of each being (as **Paramatman**). He is there at all stages like beginning, middle and end, of the tenure of existence of each being in the universe. He is not only within, but also without, all beings, both moving and unmoving. He is incomprehensible due to His subtle nature and so He appears to be very near as well as far away at the same time. Though He appears divided among several beings, yet He is undivided, He is the supporter of all being, swallower of everything at the time of dissolution and the generator at the time of creation. All things are born out of the womb of nature **महद् ब्रह्म** in which the Lord places His seed. They are not directly originated but through several wombs of lesser creatures to whom nature distributes the seed. Thus in all cases it is to be understood that the Lord is the primary father (seed donor) while **महद् ब्रह्म** is the primary womb.

The above shows briefly the Hindu view of the creation and dissolution of the universe as expounded in the **Gita**. The main theme in all these verses is God and in the course of trying to understand His nature and attributes, we learn about the cycle of creation and dissolution incidentally. The **Gita** is after all **ब्रह्मविद्या** (knowledge about God) as described *inter alia* colophon at the conclusion of each of its eighteen chapters. So it has to concern itself mainly with the subject of God. Even the **Vedas** and other scriptures of the Hindus are also mainly concerned with the understanding of the nature of God. Lord **Krishna** has declared in verse 15 of chapter 15 of the **Gita** :

“वेदैश्च सर्वैरहमेव वेद्यो वेदान्तकृद्वेदविदेव चाहम् ।”

which means that the Lord alone is to be known from all the Vedas as he is the author of the Vedanta and He alone possesses the knowledge of what the Vedas proclaim.

The readers can judge from the above discussions that the scientific view about the origin and dissolution of the universe is broadly the same as the Hindu or Gita view on the subject, except that the former does not postulate any God and thus leaves a big gap in the formulation of the Big Bang theory. This gap is about the cause of the big bang itself which is believed to have originated the universe. On the other hand, the Gita view speaks only about God throughout and incidentally describes the manner of the universe's origin and dissolution which runs more or less on the same lines as the scientists' theory except that it is all attributed to the agencies of God and hence no gap occurs in the line of argument. It is high time that science acknowledges the existence of God which is a truth not provable like a mathematical theorem. It is a self-evident truth which, unfortunately, only very few deserving minds योग्याः can comprehend and be convinced of. The non-deserving will keep on doubting till they can become eligible, by the Grace of God, to be called deserving.



### BHISHMA'S CONFESSION TO YUDHISHTIRA

अर्थस्य पुरुषो दासः, अर्थो दासो न कस्यचित् ।

इति सत्यं महाराज, बद्धोऽस्मि अर्थेन कौरवैः ॥

O, Dharmaraja, man is a slave to the money. But money is no slave to any one. This is the truth in life. Helpless, I stand, bound by the Kouravas by their wealth, said Bhishma the great.

# SRI VENKATESA STOTRA (SPECIALITY OF 14th SLOKA)

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वेङ्कटेशो वासुदेवो प्रद्युम्नोऽमितविक्रमः ।

सङ्कर्षणोऽनिरुद्धश्च शेषाद्रिपतिरेव च ॥ १ ॥

मायावी परमानन्दं त्यक्त्वा वैकुण्ठमुत्तमम् ।

स्वामिपुष्करिणी तीरे रमयासह मोदते ॥ १४ ॥

कल्याणाद्भुतगात्राय कामितार्थप्रदायिने ।

श्रीमद्वेङ्कटनाथाय श्रीनिवासाय ते नमः ॥ १५ ॥

## GIST OF THE STOTRA

Brahmanda Purana is one of the Eighteen Mahapuranas. It is classified as a Rajasa Purana. It contains Sri Venkatesa Stotra as a part of Venkagiri Mahatmya, expounded as Brahma — Narada-Samvada.

Sri Venkatesa Stotra describes Lord Sri Venkatesa as none other than Sriman Narayana the Lord Vishnu. He is of the Pancha Roopas—Aniruddha etc the Creator, sustainer and the destroyer of the world. He is the same as Rama, Krishna, Narasimha and other Avatars. He is Achuta, Ananta, Govinda, Adhi-Daiva, Adhi-Bhoota, Adhyaatma form. He is known through the Vedas (Veda-Prati-paadya), protector of Vedas (Veda Samrakshaka) and so on.

He is the Supreme Lord of all the Devas; protector of all etc. He is the bestower of all the devotees. Even a mere recital of Sri Venkatesa Stotra will result in the fulfillment of all desires and He protects all from evil forces, removes fear and all sorts of miseries.

Prayers to Lord Sri Venkatesa is a stepping stone to ascend to Vaikunta i. e. to attain Mukti—viz. relief from all bondage of Samsara and enjoy one's own spiritual eternal bliss (Swaroopa Ananda).

The Lord resides happily with His Consort on the bank of Swami Pushkarini leaving the eternal Blissful Supreme abode Vaikunta.

His body is of auspicious qualities and He is the bestower of all that one desires. We bow unto Venkatagirinatha — Srinivasa. There is no place equal to Venkatagiri in this Brahmanda and no god is equal to Lord Sri Venkatesa either in the past, present or future. With these truthful sayings I shall attain all that is desirable. There is this one Sloka in the above Stotra which attracts special attention :

मायावी परमानन्दं त्यक्त्वा वैकुण्ठं उत्तमम् ।  
स्वामिपुष्करिणी तीरे रमयासह मोदते ॥ (14)

Apparently, this sloka means that the Lord who always acts out of his own Will (स्वेच्छा), abandoned the great Blissful. Supreme Abode of Vaikunta; It also says that He is residing happily in company with Sri Lakshmi (Ramaa) on the bank of Swamipushkarini:

The Puranic Story is that Brigu Rishi kicked on the chest of Vishnu. The spot being the abode of Lakshmi, She got offended, left Vaikunta and chose to live in Kolhapur on earth.

#### THE PRAMEYA TO BE NOTED HERE

The Lord is Sarvottama. He is Ashta karta, that is He is the Creator and so on. He is the embodiment of all Kalyanagunas. There is no difference in the Lord's Swaroopa. There is no difference between His Moola Roopa and Avatara Roopa. He resides in every created being in all the worlds. He is Omnipresent, He is Sarva - gata and Vyaapta. He is at all places, be it Vaikunta, Naraka or the earth. He is present everywhere at all times.

The above being the eternal and changeless Truth, now the above mentioned Sloka says that the Lord left Vaikunta and came down to reside at Swami Pushkarini on earth. This is the Puranic story we hear. How to reconcile this Puranic version with the concept of all - time Prameya which we hear from the Veda and Vedanta Shastras? Hence it needs going deep into the meaning of the Sloka under discussion (14th Sloka of the Stotra).

The wordings of the 13th Sloka are :

विष्णोर्लोकैक सोपानं सर्व दुःखैक नाशनम् ॥

The sure way to end all sorrows is to reach Vishnu - Loka and reside there with no coming back. The same theme is taken to be

continued in the 14th Sloka also. Its first half is taken to refer to the liberated souls *i. e.* the Muktas. The second half refers to the Amuktas *i. e.* the aspirant Bhaktas of the Lord.

### THE PROSE ORDER

The Anvaya or Prose order of the Sloka should be as :

मायावी परमानन्दं उत्तमं वैकुण्ठं त्यक्त्वा ।  
रमयासह स्वामि - पुष्करणीतीरे मोदते ॥

— अर्थः —

मायावी = स्वेच्छा प्रवर्तक श्रीहरिः । परमानन्दं = श्रेष्ठतमं आनन्दं, स्वरूप-  
आनन्द - अनुभूति (मुक्ति - योग्यानां स्वेच्छापसरेण) । त्यक्त्वा = दत्त्वा । उ मं वैकुण्ठं  
श्रेष्ठं वैकुण्ठलोकवासं । त्यक्त्वा = दत्त्वा । (अन्य - साधकाकानां उद्धर्तुं) स्वामि पुष्करिणीतीरे  
रमयासह (वसन्) मोदते ।

The Lord Srinivasa acting on His own will, He gives Eternal Ananda or Mukti to those who had completed their Saadhanas on earth. And yet He helps those who are still on the path of Sadhana. He helps them with His presence in company with Lakshmi on the bank of Swami Pushkarini on earth.

It may be noted here that the term 'Tyaktwa' त्यक्त्वा is meant here as दत्त्वा. He gives gracefully. The same word has been meant in the that way in Isa-vasya Upanishad : तेन त्यक्तेन भुञ्जीथाः ॥

Therefore, the 14th Sloka of Sri Venkatesa stotra should be understood in its proper perspective. Its first half does not mean that the Lord had abandoned Vaikunta. There is no place without Him. It only means He gracefully gives a place in Vaikunta to those who had completed their Saadana for Mukti. The second half means: The Lord, in company with Lakshmi, makes Himself available on the bank of Swami Pushkarini to help those who are yet on the path of Sadhana.



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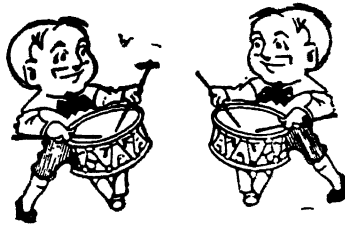


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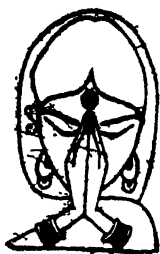
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Sri Madhva's philosophy is realistic, pluralistic and theistic in its character. In the analysis of the philosophical categories he trails for the unique path. He does not classify reality into seven categories as the Nyaya School; nor into two as the Sankhya, nor reduce all categories to one Brahma as the Advaitins. He classifies reality into categories.

1. Independent real (svatantra) and
2. Dependent Real (asvatantra)

The dividing criterion, of independence is the attribute within whose confines Sri Madhva has packed, tons of wisdom, comprehending all things and uniquely elevating Lord Sri Narayana, as the Supreme Para-tattva.

## MEANING OF SWATANTRA

Independence means, that the Lord does not derive from others His existence; His knowledge and action (svarupa, pramiti and pravritti). The dependent reals, rely on Lord for all these three. This classification gives the honoured place, differentiating His status from all, including Lakshmi.

## LAKSHMI IN MADHWA SHASTRA

Lakshmi is no doubt Nitya Mukta (ever-liberated and not tainted by sorrow). Though she is Vibhu (all pervasive like the Lord) in space and time, in respects of gunas (attributes), She is far removed from His perfection.

It is the criterion of dependence that enables Madhva, to throw all else one side, and the Lord on the other. The attribute 'Swatantra'

is astoundingly comprehensive. He is the agent of creation, sustenance, destruction control, knowledge, bondage, ignorance, and release.

### HOW THE LORD CONTROLS THE UNIVERSE

Independence enables the Lord to make use of the Anadi Karma and the svarupa of the souls for creation. He is not dependent on the instrument. They are in his command. They cannot function without Him. The Lord can do the impossible but he does not do so. Sri Madhva quotes a verse from the Bhagavata, testifying to the truth (II.10-12). The dependent Reals are eternal, not in their own right. They are so because the Lord has willed them so.

### THE LORD CAN DO, UNDO AND EVEN ALTER THE UNIVERSE

The attribute 'Independence' connotes that the Lord can do, undo, and do things otherwise than others, by His powers. Independence makes Him the most Important category to be contemplated on by the Depended Reals, for the liberation. It is His Independence that makes Him grant knowledge to the ignorant and moksha to the knowledged and bliss to the liberated (See Anuvyakhyana 1. 5. 15).

### AAGAMA THE SUPREME PRAMANA

Sri Madhva relies on scriptures as the supreme authority for establishing the philosophical categories by his system. Logic and reasoning are accepted as aides to scripture-revealed truth. He eschews the use of logic, as an independent and exclusive means for establishing philosophical truths. He conforms closely to the verdict of the Sutrakara (Tarkaa - Pratishtaa - neat..... II - 1 - 12)

If it be said that notwithstanding the weak foundations of reasoning, things can be inferred otherwise, the Sutrakara Says, 'In that way too there will be inconclusiveness and the result of non release.'

"Api Anyatha Anumeyam Iti Chet, Evamapi Avi-Moksha Prasangaath"

अप्यन्यथा अनुमेयमिति चेत् एवमपि अविमोक्ष प्रसङ्गात् ।

Sri Madhva describes inference as Karmacarini . . . . .

Madhva takes entire Veda as Pramana or authority; not a portion of it as others do. Vedas including the Brahmanas the Mantras (the ritual portion). He takes the Purana, Itihasas, Mula Ramayana, Mahabharata and Pancaratra also as authoritative. He established the supremacy of Lord Narayana, as the prime-import of all scriptures.

## SHABDA SAMANVAYA MEANS TO FOCUS PRIMARY IMPORT OF ALL SOUNDS

The Samanvaya, he effects, is marvellously comprehensive and leaves out nothing and does not show any preference to one set of texts over the others. He establishes by his knowledge of the etymology of words that the primary import of all significant words and non-sensible sounds to have for its subject the Lord. He affirms the Harivamsa statement (Parva III. 323.94).

## PARAVIDYA

“Vede Ramayane chaiva Purane bharate tatha, Aadow ante cha madhye cha Visnuh sarvatra giyate.” He puts up the case for Brahmasutra as the great book and calls it Para Vidya. He holds that the canons of the Brahmasutra determine the meaning of entire scriptures. He looks upon Brahmasutra as the complex of three pramanas, Aptamulatva; srutimulatva and yuktimulatva (Anuvyakhyaana; verses)

Other Bhasyakaras disagree with the sutrakara and correct him. And yet others regard Vyasa as only a sage and downgrade the omiscience of the Lord. It redounds to the credit of Sri Madhava for according to a unique status privileged position and Aaptatamattva to the Brahmasutra.

## BHARATA HAS THREE MEANINGS

Sri Madhva accords a unique status to the epic Mahabharata. He holds the epic as speaking primarily about Lord Vishnu's glory. He opines that the epic has three meanings the direct meaning, the secret meaning and the expounding of others' views. He has an epitome on the work called the Mahabharata Tatparya Nirnaya.

## BHAGAVATA TATPARYA

He loved the Bhagavata as the great Purana and has given an epitome of it called the 'Bhagavata Tatparya Nirnaya'. During his life-time he expounded the Puranas to the admiration of scholars. He fixed the standard text. He was of opinion that those who read the Vedas and leave out the Puranas are really unlearned. The meaning of the vaidika passage is expatiated with the help of the Itihasas and purana; the Vedas themselves look down with disfavour on those who have not read the Puranas. There is nothing in 'Madhva's philosophy to countenance the view held by the modern intellectual highbrow that the Purana and the epics are mere mythology, marking the infant stage of development.

### THE CONCEPT OF VISESHA

The Brahmasutras constitute the 'Nirnayaka Sastras' and the other scriptures constitute the Nirneya Sastra; Another important feature of Sri Mathva's philosophy is his concept of Visesha. Sri Madhva holds that the Lord and his attributes are a unity. The Sastras describe the Lord as the home of infinite suspicious attributes. In order to indicate and show the different attributes in the unitary substance-Brahma, the concept visesa is used. It does the work of difference by distinguishing the different aspects which are inseparable from the objects. Without the concept of visesa, which is self-differentiating and are many, we cannot differentiate the inseparable manifold attributes of the Lord. This concept secures the unity and the presence of the manifold distinguishable and yet inseparable attributes of Lord for us.

### PANCHA BHEDA & DHARMI SWARUPA

The concept of difference is the unique relation that obtains between the Lord and souls. Lord and the universe, matter and matter, matter and soul. This is the celebrated doctrine of the Pancha Bheda, true at all times. Difference is the very nature of the object we cognise. It is dharmi svarupa. To cognise an object is to know it as difference from other objects. The bheda is dharmi svarupa (the very nature of the object) is also accepted by the Prabhakara School of Mimamsa. What distinguishes Madhva's concept of bheda is savisesha abheda and not bare difference. The character of subject does not annul the inseparable attributes that pertain to the object.

### MAN IS EVER DUTY—BOUND

On the ethical plane Sri Madhva does not envisage at any stage wherein man can give up his karma *i. e.* his duties. The contention that the karmas bind us and throw us into the endless cycle of births and deaths is not true of all karmas. Karma when performed as sacrifice and dedicated to the Lord, with no desire for wordly fruits not only does not bind us to Samsara but liberates us. Sri Madhva is opposed to akarma-Vada (do nothingism) and holds that all men must do karma however great and wonderfull their powers may be.

On the plane of logic Sri Madhva's conception of the instruments of knowledge and validity represents a radical realist position. He holds to the correspondence doctrine of truth. He accepts three Pramanas and subsumes all other Pramanas in them. He gives a radically realistic conception of errors, establishing Prateeti, for absolute non-existence, His khyativada (theory of error) is called Abhinava Anyathakhyati Vada. He asserts the apauruseya (Authorless) nature of the Vedas.



## AIKYA NEVER MEANS JIVA—BRAHMA AIKYA

He harmonizes the bheda and the abheda srutis in a perfect way. Wherever there is an expression of Aikya, it has the meaning of oneness of opinion (Eka-Abhipraya) or nearness or gathering together in a single place (Sthana-Aikya) and as belonging to one (Bhava Aikya). Under no circumstance identity of being. He does not down-grade one set of srutis at the cost of other srutis.

## SAAKSHI AND JIVA SWARUPA

Sri Madhva's conception of sakshi as the perceiver of the validity of object is unique. It is sakshi that vouchsafes the validity of the three Pramanas. If we do not accept sakshi, we would end up in infinit regress. He has perplexed many a modern by his tradic classification of souls, into the saattvika, raajasa and taamasa jivas. These types are the swaroopas of the soul. These are immutable. Their destiny is determined by their nature. The first attain moksa, the second dangle between earth and heven and hell and the third are damned to eternal perdition. The doctrine of svarupa योग्यता helps us to account for the inequalities in human life. Even at the very first birth souls take on to work their Sadhana.

It is no slur on God that he does not change the svarupa of the soul. To change the svarupa totally is to destroy individuality. Change has meaning only against a background of identy. Total change is destruction. There is no limit to the demand the souls make, to attain higher status. They may even demand equal status with the Lord. The classification of souls into three divisions may not be an optimistic doctrine, but it is a faithful picture of human nature without white-washing it.

## BIMBA AND PRATI—BIMBA

Sri Madhava's exposition of the relation between Brahman and the individual soul is remarkable in many ways. The Lord is the prototype (Bimba) and the souls are reflections (Pratibimba). The relation is one of complete dependence. Any Movement in the bimba is manifested in the reflections. The reflection has no independent existence. Bimbapрати-bimbabhava means tad adhinatva *i. e.* dependedce on Him. Reflection needs a medium (Upadhi), in the present instance the medum is not external. It is the very nature of the soul (Svarupa), so it is indestructible. The reflection can become impermanent on three counts 1. The destruction of the medium (Upadhi) 2. The destruction of prototype. 3. The non-proximity of the prototype and the reflection and upadi. There cannot

be destruction for the medium (Upadhi) because it is the very nature of the eternal soul. The Bimba being all pervasive there can be no severance of the prototype from the reflection. Hence the souls are eternal reals and dependent.

### KARTRITWA—AGENCY OF THE JIVA

The implications of the doctrine are that the souls are not nearly insentient objects like prakrti- They should exert themselves to work out the way to reach God. Sri Madhva, affirms Jiva-Kartriva-agency of the soul but that agency is given by God. The fruits of the exercise of the agency belong to the soul, not to God. The soul is the enjoyer of the fruits.

### WORKS OF SRI MADHWA

Sri Madhva has given us a complete system of philosophy. Besides his commentaries on the Gita, Upanisads, Brahmasutra, Riksambhita, epitome of Mahabharata and Bhagavata, he has set out ten philosophical trtcts called prakaranas. Each of them deals with one or other aspect of the system; its logic. its ontology. its ethics, Sadacarasmrti Karmanirnaya (Tattvasankhyana) the laws of debate, Kathalaksana, as exhaustive criticism of the advita system in four prakaranas—Upadhi—Khandana, Mayavada—Khandana, Nityatvanumana Khandana Tattvodyota.

Sri Madhva was a great worshipper and has given us an excellent manuel describing the way we should worship the Lord, install idols, in temples, consecration ceremonies and the way to learn and perform a large number of mantras. This work is called Tantrasara Sangraha.

His Sadacara—Smrti gives us in clear details the routine, the religious minded man should adopt during a day.

The doctrine of Bhakti and the glory of the Lord are sung by Sri Madhva in his delightful compilation called Karnamrtamaharnava and his own compositions Dvadasa Stotra, set on music and dance.

In his Yatipranavakalpa he has laid down the rules for the assumption of Samnyasasrama and their function and modes of life. Sri Madhva's philosophy is a self—complete system with nothing like it before or after, the reason being that Lord Himself directly approved writing and instructed him to spread His name.

---

## SABHA APPEAL 80 YEARS AGO

*[The following is an extract from the speech of Rao Sahib S. N. V. Rajachar, B. A., Estate Collector during the Sabha Session in the year 1912 A. D. He was one of the prominent Office bearers of the Sabha in those days.]*

There has been a notion in the minds of some of our Lowkika gentlemen that the Sabha was organised solely to benefit the Vidyarthi and Dharmadhikaris and that the Lowkikas have hardly any place here.

I submit that this is a mistaken impression. The great and high minded soul Kanchi Subba Rao who is dead to the world, is always with us and who instituted this Sabha 34 years ago was neither a Vidyarthi nor a Dharmadhikari, but a Lowkika out and out. He was not an ordinary lowkika but an Officer; a deputy Collector of first grade, wielding enormous influence and very much respected by all his higher officers for his ability, integrity and honesty.

My own opinion is that he instituted the Sabha solely for the benefit of Lowkikas. As you all know, we lowkikas in our official or worldly duties, we commit several sins daily either wittingly and unwittingly in our thought, speech and action. No doubt there is Prayas-chitta for the sins and so long we are in service, we hardly find time to perform the Prayas-chitta, but go on accumulating our sins, taking consolation in the vain hope that when we retire from service, we could perform the Prayas-

chitta and free ourselves from the sins committed during our long service. And at last we find that we are either suddenly cut off in our career or it is too late to accomplish our object.

Taking pity on all the lowkikas, that high minded soul, Sri Kanchi Subba Rao, instituted this Sabha so that all lowkikas may go over here once in a year, perform the Varsha-Prayas-Chitta, the annual expiation ceremony, as it were, by helping the Sabha pecuniarily, physically or otherwise serve the large congregation of great Pandits well versed in Dwaita Shastra, receive their benediction as Prasada of Badarayana and blessings of Lord Srinivasa, wash off their sins of omission and commission at the close of each year and begin the new year with a clean sheet.

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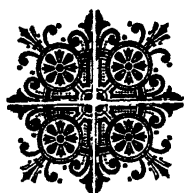
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# OUR LIFE IS A YAGNYA

*(Compiled from Chandogya Upanishad  
Bhashya of Sri Madhwa*

[ Why do we perform Homas ? *i. e.* Santi Homas such as  
61st year Santi, 81st year Santi and so on ? ]

Yagnyas are of many kinds. Yaga is also known as Yagna. Soma-yaga is very popular. It is performed in seven days. The first three days functions are Poorvaanga. In other words it is to earn Adhikara or eligibility to undertake such a great fruit-yielding Yaga. The next three days are the functions preliminary for the Soma Yaga. The function on the last day is known as Oupa-vasathya; *i. e.* Uttara-anga or Ava-bhruta-Snana.

The function on the sixth day has a speciality. The function that day is performed thrice in the names of three Savanas; *i. e.* Praatas Savana (morning), Maadhyandina Savana (at noon) and Saayam Savana (Evening Savana) or Tri-teeaya Savana.

Soma - Rasa is prepared on this sixth day and the Soma-Rasa - Aahuti (in Homa) is offered only on this day during the above said three Savanas. Hence this sixth day is very important and vital during Soma Yaga.

This sixth day of Soma Yaga is compared to man's entire life. Man's life upto the age of 24 is Praatas Savana. His life from the age 25 to 44 is Maadyandina Savana. The rest of his life is (Triteeya or) Saayam Savana. A true devotee considers his life so sacred as a Yagnya. Whatever work he does is only Vishnu - Pooja in his mind. It is a part of Yaga for him. Performing the sixth day functions is of vital importance for him. If he is successful in that, the concluding

day Ava-bhruta-Snana is in the hands of Lord and He is sure to respond like the sun rising in the East in the morning.

### THE SECRECY IN MAN'S LIFE

Man is a sentient being. He is ever controlled by superior sentient beings—called Devatas. Just as the animals can be controlled by man, man is controlled by Devatas and they have the capability to remain invisible and yet do everything with us. This is well analysed in the Shastras and proved beyond any doubt.

Chandogya Upanishad and Bhashya thereon by Acharyas reveal that Devatas known as Vasava-h control man's life upto his age of 24. Devatas known as Rudras take care of him upto his age 44. The rest of his life is looked after by Aadityas. These Devatas are interested in Yagas and Yagnyas. Keeping this in mind, a sensible devotee makes a prayer to these Devatas in these words:—

### PRAYER TO THE DEVATAS

O Vasu Devas, O Rudra Devas, O Aadityas, please hear my prayer. My life is Soma—Yaga. I am seriously engaged in that great Vishnu—Pooja. I am now in the sixth day of Soma Yaga. I have to perform the three Savanas in which all of you are interested. Therefore please take care of me and see that I live full life during your respective three periods. Each of you please see that no hindrance to me like ill health is caused during your respective periods. Because that would be an obstacle to the Savana during a period when you are controlling my life. If you all keep me free, I will complete the yagnya.

The above is the intended prayer when we celebrate so many Shantis, such as Shashti-Abda Poorti Shanti, Bheema-Ratha Shanti, Sahasra Chandra-Darsana-Shanti and so on.

— *Srimushnam V. Nagarajachar*,  
68, A. M. Rd. Srirangam.

# A BEAUTIFUL PEN PICTURE

## BY A MAHATMA

The young mother, though busy in the Kitchen, was keeping a careful watch over her child. Her baby-son in the hall, remained in a playful mood, kicking the air. He suddenly felt the absence of his mother. He looked around. Not finding her anywhere, started crying for mother. There were plenty of attractive things around him for play. But the baby cared non of them. Except the mother he wanted nothing. This he could express only by crying. The more intense for longing, higher the pitch in crying.

The mother hiding herself for a moment in a dark corner, smiled and watched the child's cry. It was only for a moment. Unable to bear the sight any more, she jumped and picked up the crying baby in her arms and bosom. She hugged and kissed him. Cajoled and consoled him in a motherly language of love. The baby stopped crying and looked greatly relieved. He smiled at her and started kicking the air more vigorously.

This is a common house-hold occurrence in most of the houses. Mahatma Sri Jagannatha Dasaru wants us to learn a great lesson from this. A true devotee never becomes satisfied with the worldly comforts around him though granted to him by Lord. He wants the Lord Himself. Not His Gifts. The Devotee's heart aches and yearns for the Lord's presence. His longing for the Lord grows intense day by day.

Just as a loving mother, the Lord also hides Himself in the devotee's own heart and watches the cry of the devotee for a moment. Sure He responds and certain He comes and protects. This is happening in every devotee's life. The more intense the yearning, the quicker His response. This beautiful Pen Picture we see as portrayed by Mahatma Sri Jagannatha Dasaru in the Padya mentioned in the next page.

जननियु-काणदिह-बालक नेन-नेनदु हलवुतिरे,  
 कत्तले मनेयोळगिद्वन नोडुत, नगुत हरुषदली ।  
 तनयनं-बिगदप्पि रंबिसि कनलिकेय कळेवन्ते  
 मधुसूदननु तन्न-वरिदेडिगे बन्दोदगि सलहुवनु ॥

— Hari-Kathamruta-Saara, Karuna Sandhi-Padya-11

### HARD WORDS

जननि Mother. हलवुतिरे when crying, हरुषदली = सन्तोषदलि । तनयन बिगदप्पि = Hugging her baby son, रंबिसि = Cajoling, consoling and loving. कनलिकेय कळेवन्ते = Just as the mother relieves the child of his agony. तन्नवर इदेडिगे बन्दु = Arriving at the devotee's own place of calling. ओदगि = Extending a timely help. सलहुवनु = He protects. (कत्तले-मनेयोळ - गिद्वु + अवन नोडुत)

### MEANING

Not finding the mother by his side, the child cries, thinking about her again and again. The loving mother, hiding herself in the house as a play for a moment, smilingly stands watching the child's longing for her. Unable to withstand the Child's agony any longer, and in great joy, she jumps and picks up the baby with extreme love and hugs him and makes him happy. Similarly the Lord Sri Madhusoodana hides Himself in the heart of the devotee. Like a flash, He suddenly arrives at the devotee's place of calling and helps him with all protections.

*Srimushnam V. Nagarajachar, Srirangam.*

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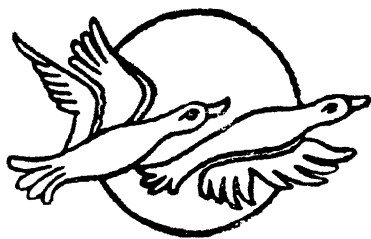
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# THE DIVINE COOK AND HIS RECIPE FOR HAPPINESS

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The Pandavas decide to spend their one year of ajnathavasa in Matsyadesha which is under the rule of the righteous King Virata. Each one assumes a different role and Bhimasena takes on the role of a cook and calls himself Bslava. He enters the king's court dressed appropriately holding knives, ladles and a churning rod. He asks the king to employ him and in order to convince him about his capabilities Bhimasena gives a short resume of his culinary skill, his strength and prowess. Bhimasena says he cannot only prepare delicious dishes, he can also bring firewood from the forests, fight with elephants and lions and protect the king from danger. In addition to all these qualities, Bhimasena tells the king about a unique quality and a grand speciality of his cooking which no other cook in this world can possess :

यो भुङ्क्ते पाकमस्माकं सकृद्वा मत्स्य भूषते ।

तस्य शीर्णि न जायेरन् श्वेतरोमाणि कर्हिचित् ।

अथवा केशपाकी चेत् भवेत् कृष्णशिरोरुहः ॥

Bhimasena says that whoever partakes the food prepared by him even once will always have black hair. Not only that, in case he has already greyed, there is nothing to worry; Bhimasena assures the king that such grey hair will once again regain their original black colour! In other words, Bhimasena is indirectly telling the king that he is capable of giving eternal youth and everlasting happiness i e., Moksha to those who follow him. Fortunate indeed was king Virata to have such a wonderful cook! If king Virata was blessed to have Bhimasena as his cook, we are also equally blessed. For Bhimasena the "Pachaka" has appeared at Pajaka as Sri Madhvacharya and we have Bhimasena's preparation in the form of Sri Madhvacharya's nectarine philosophy. This philosophy guides us in samsara and guides us to get out of samsara and attain eternal bliss. What is this philosophy? Sri Madhvacharya after a deep and through study gives us the essence, the greatest truth of all the shastras.

शृणुतामल सत्यवचः परमं शपथेरितमुच्छ्रितबाहुयुगम् ।

न हरेः परमो न हरेः सदृशः परमस्य तु सर्वचिदात्मगणात् ॥

Listen to my words of the highest truth, I swear with my arms uplifted that there is none superior to Hari, there is none equal to Hari. He is far superior to all sentient and insentient beings in every way. To the jivas struggling in samsara he gives the soul-saving knowledge-

हरिरेव परो हरिरेव गुरुः हरिरेव जगत्पितृमातृगतिः ।

Only Sri Hari is sarvottama; Hari is our Preceptor, our father, our Mother, our Refuge. To the jivas drowning in samsara he gives the one and only solution—cling to the feet of Srīman Narayana for He is Sarvottama. Worship Him with all your heart for He is perfect and full of auspicious qualities with no defects whatsoever; love Him above everyone else for He is our true friend, our animitta bandhu, the real su-hruth expecting nothing and wanting nothing from us for He is poorna. Srimadacharya also reveals to the spiritual aspirant how to show our love and devotion to the Lord. He urges us to do the duties (karma) allotted to us according to our station in life and offer everything with utter humility at the feet of the Lord

कुरु भुंक्ष्वच कर्म निजं नियतम् हरिपादविनम्रधिया सततम् ।

Srimadacharya urges us to remember Srīman Naryana at all times never forgetting Him for this is the theme and message of the shastras; Lord Vishnu is praised in the Vedas, in the Ramayana in the Bharata, in the Puranas everywhere in the beginning, in the middle and at the conclusion. That Lord Vishnu is to be remembered always is the greatest injunction of the shastras, all other rules being secondary.

आलोक्य सर्वशास्त्राणि विचार्य च पुनः पुनः ।

इदमेकं सुनिष्पन्नं ध्येयो नारायणः सदा ॥

वेदे रामायणे चैव पुराणे भारते तथा ।

आदौ अन्ते च मध्ये च विष्णुः सर्वत्र गीयते ॥

स्मर्तव्यः सततं विष्णुः विस्मर्तव्यो न जातुचित् ।

सर्वे विधिनिषेधाः स्युः एतयोरेव किङ्कराः ॥

For one who constantly thinks of Sri Vasudeva there is no question of returning to samsara.

वासुदेवात्परं नास्ति इति वेदान्त निश्चयः ।

वासुदेवं प्रविष्टानां पुनरावर्तनं कुतः ॥

Srimadacharya has revealed the great truth that it is Srīman Narayana who is the real Doer; He resides in each one of us directing us to act according to our "yogyata", of past deeds and present effort. Those who understand this will not blame others for their grief and misfortunes. Also knowing that our present efforts also count, we are motivated to put in whole-hearted efforts *i. e.* mahaprayatna in any task that we do. When we lead a God-centred life as taught by Srimadacharya our life takes on a new meaning. We understand that Sri Hari has a plan and purpose for everything (for nothing happens without His will.) We are able to face life with poise, our sorrows become less painful and more bearable. For one who has utter faith in Srimadacharya and firm conviction in his philosophy, there will be no fear, sorrow, hurt, disappointment, anger, tension and worry. Happiness, contentment, peace of mind, fearlessness and large-heartedness are the hallmarks of a sincere follower of Srimadacharya. The happiness and contentment that we experience here is a sure pointer to the happiness that waits us in the life hereafter.

There is no God equal to Madhava and there is no guru equal to Madhva.

न माधव-समो देवः । न च मध्वसमो गुरुः ।

Sri Trivikramapanditcharya in his soul-stirring Hari Vayu Stuti has described Srimadacharya from the depths of his heart:-He is truly our Mother, Father, Preceptor, Brother, Master and one who is closest to our heart "our-ishta Apta Bandhu".

Deeply indebted to Prof. V. Prabhanjancharya. Bangalore.



# WHEN TO REMEMBER WHOM? (FORGET "HIM" NOT)

By Srinivas S. Mathad, B. Sc., M. A.

Kembhavi Chal, Omkar House Godbolema, BILAPUR - 586 101.

Sriman Madhvacharya has stressed upon the remembering of Lord Visnu in "Sadachara Smriti" as below.

“स्मर्तव्यः सततं विष्णुः विस्मर्तव्यो न ज्ञातुचित्”

(सदाचारस्मृति - 29th Stanza)

So it is the prime duty of every human being to remember Lord Visnu at every moment. When to remember whom is clearly put in Godas'a name stotra of Lord Visnu is given here in brief.

औषधे चिन्तयेद्विष्णुं भोजने च जनार्दनम् ।

शयने पद्मनाभ च विवाहे च प्रजापतिम् ॥ 1 ॥

While taking medicines remember Visnu. At the time of taking meals Janardana, while Sleeping Padmanabha and at the time of marriage remember Prajapati.

युद्धे चक्रधरं देवं प्रवासे च त्रिविक्रमम् ।

नारायणं तनुत्यागे श्रीधरं प्रियसंगमे ॥ 2 ॥

During war time remember Lord Chakradhara, while travelling remember Trivikrama, during the last moment of this life remember Narayana and while loving your wife remember Sridhara.

दुःस्वप्ने स्मर गोविन्दं संकटे मधुसूदनम् ।

कानने नारसिंहं च पावके जलशायिनम् ॥ 3 ॥

When you get bad dreams remember Govinda, at the time of danger Madhusudana while in the forest remember Sri Narasimha, in the fire danger remember Jalashayee Visnu.

जलमध्ये वराहं च पर्वते रघुनन्दनम् ।

गमने वामनं चैव सर्वकार्येषु माधवम् ॥ 4 ॥

In the midst of water remember Varaharupi Lord, in the mountains Sri Rama, while wandering Vamana and at all times remember Madhava.

One who remembers the Lord in the matter stated above is the fortunate person as seen from —

अहोभाग्यं महोभाग्यं विष्णुनामानुवर्तिनाम् ।

तेषां दूरो याम्यलोकः स्वर्गो मोक्षश्च तत्फलम् ॥

This is confirmed by Sri Purandaradasa —

परदल्लि पदवियुट्टु । इहदल्लि सौख्यवुट्टु ।

गुरुपुरंदर विटलन्न स्मरणेयन्नु मरेयदवगे ॥

Srimad Bhagavata Proclaims —

हरिस्मृतिः सर्वविपद्विमोक्षिणि ।

So please remember, remember Lord Vishnu and forget "Him" not under any circumstances.

॥ श्रीमध्वेशार्पणमस्तु ॥

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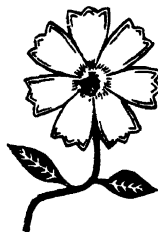
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कुरुभुंक्ष्व च कर्मनिजं नियतं हरिपादविनम्रधिया सततम् ।  
हरिरेवपरो हरिरेव गुरुः हरिरेवजगत् पितृमातृगतिः ॥

द्वादशस्तोत्र - ३ अध्याय श्लोकः १ ॥

Dwadasa Stotra by Acharya Sri Madhva is very well known and it would not be an Exgaggeration to say that all Madhvas know, recite or at least have heard the recitation of this Stotra during Naivedya Samarpana to the Lord. The poetry is very Exquisite and melodious. It surpasses the Pada-lalitya (पदलालित्य) of Dandi. The words are simple but rich in depth of meaning. All the tenets of Madhva Philosophy are contained therein and good many Scholarly Commentaries have elucidated the depth of Philosophical and religious precepts contained therein. It is essentially a prayer (स्तोत्र) (स्तुति) and a praise of the Lord, the out pouverings from the heart of the devotee (एकान्तभक्त). It contains also seasoned reasonings substantiating the conclusion drawn regarding truth and the infinite auspicious qualities अनन्तकल्याणगुणत्व, the Supremacy सर्वोत्तमत्व, Independence स्वातन्त्र्य, the glory and the purpose and achievements of the Dasavatharas of Lord Sri Hari. It consists of twelve cantos (अध्याय) Adhyayas in Praise of Sri Vasudava. Beginning with वन्देवन्द्यं सदानन्दं वासुदेवं निरञ्जनम् .... and ending with आनन्दं चंद्रिकास्यन्दकं वन्दे । आनन्दतीर्थ परानन्दवरद ॥

In the First Adhyaya the lovely figure of Sri Vasudeva and the Glorious limbs from feet to face of His body are described, as also his pleasant features and qualites and their capacity to

bestow all happiness and bliss. The Second Adhyaya Similarly, describes His not being in anybody's control and though he is the sole creator, sustainer and destroyer of this world of the living and nonliving, he is said to be not doing anything (सर्वकर्ता न क्रियते). Though full and overflowing with qualities yet is devoid of qualities (अगुणाय गुणोद्रेक स्वरूपाय) and soon. even though the statements appear to be riddles they are easily explained his transcendence अप्राकृतत्व and devoid of qualities associated with matter and its qualities (प्रकृति and सत्व, रजस्तमो गुणाः etc.

The Third Adhyaya expounds and epitomises the principal tenets of Dwaitha Siddhantha the Tatwa-Vada in a very cogent manner and valid reasoning and proofs and emphasises the correct way of performance of duties by a qualified aspirant for liberation (मुमुक्षु). The first Sloka and its import is chosen by way of illustration of the depth of meaning and Sastric content of the pithy sayings of Sri Madhvacharya in this Stotra and will be reverted to later.

In the Fourth canto, we are introduced to the concept of the entire cosmos being the illimitable form of the Lord resplendent with limitless variety, quality, activity etc, and such a form is for meditation and contemplation for the purification of the mind, gaining knowledge and finally attain redemption and enjoy one's own innate bliss (स्वरूपानन्दानुभव) in Mukthi (मुक्ति).

In the fifth canto prayers to the Kesava and all Forms of the Lord are offered. In the Sixth, destruction of the evil, wicked and protection of the good (दुष्टनिग्रहत्व शिष्टरक्षणत्व) in Lord's ten Avatharas (दशावतारमहिमा) specially of Sri Krishnavathara are emphasised and praised.

Brahma, Garuda, Sesa, Rudra, Indra, Surya, Yama and other gods who possess enormous powers and capacity through the grace of Sri Lakshmi, consort of Ajitha Srimannarayana. Sri Lakshmi too is dependent on Lord Sri Hari. Thus the Indendence and Supremacy of Sri Hari and dependence of all others (Lakshmi, Brahma and other gods and demi gods inclusive) is pointedly referred to in the canto (Seventh).

In the Eighth canto, the Acharya repeats at the end of every Sloka "Let us please Lord Vasudava" and why we should please him is given in the Slokas. He is worshipped by Brahma and other Devathas. Sri Lakshmi has fixed her Blissful and inspired sight in Him; The Creation etc of this world is a sport for him. He is ever engaged in punishing the wicked and protecting the good. He is the eternal support of the devotees, He is not known fully by anybody. He is knowable through Vedas. No one is ever equal to Him. No one is ever Superior to him (समाम्यधिक-रहित). Mere utterance of his name will remove all sorrow. He is in everything and everything is in Him etc.

In the Ninth, Acharya prays and seeks protection from the Lord by recollecting again the auspicious qualities of the Lord and his glorious deeds in Dasavatharas, their efficacy in destroying evil and conferment of good.

The Tenth Adhyaya requests the bestowing of the remembrance of the Lord's kindness and the glory of His majestic actions.

The Eleventh Adhyaya is a devotional outpour of the description of the Lord's form and its splendour as seen and experienced by a devotee blessed with direct perception of the Lord (अपरोक्ष).

In the final Twelfth Adhyaya description of Lord Sri Hari as Mukunda, Govinda and so on, the bestower of highest bliss on Sri Ananda Teertha is given and is thus the Stotra completed. The last few Adhyayas are mystic experiences of the great devotee.

Sri Madhva exhorts us to work and enjoy the fruits of our labour as we are endowed with a certain innate, Intrinsic dormant capacity to work. The quantum and quality of this endowment is specific to each individual soul bound by beginningless activity (अनादिकर्म). Hence remaining active and be engaged always in work is inevitable. But the soul (Jiva) (जीव) is dependent at all times as all other things living and nonliving even for mere existence on Sri Hari. Jiva cannot act even though endowed and possessing will, knowledge and capacity to act (इच्छा, ज्ञान and

क्रिया). The characteristic features distinguishing Jiva from Jada, जड़ inactive and inanimate — without the help of Lord Sri Hari, the only Independent 1. 2.

स्वभावाख्या या योग्यता हटाख्या  
 अनादि-सिद्धा सर्व जीवेषु नित्या ।  
 सा कारणा प्रथमं तु द्वितीयं  
 अनादि-कर्मैव तथा तृतीयः  
 जीवप्रयत्नः पौरुषाख्य - स्तदेतत्  
 त्रयं विष्णोर्विश्वं सदैव ।  
 स कश्यचिन्न-वशे-वासुदेवो  
 परात्परः परमोऽसौ स्वतन्त्रः ॥ ] (भा. ता. नि.)

Only in order to help the Jeevas blossom themselves out as fragrant flowers of their innate nature lying dormant like a bud the Lord creates this world of varied hues and colours and diverse objects with myriad forms and infinite variety. He enters the same to initiate activity and see it through and through in all its activities. 3.

3 Thus the doership कर्तृत्व in its primary sense i. e. Independent doership is secondary and dependent.

4 The Lord does all the activities in the world for the benefit of the world which is dependent on Him. He has nothing to do for His own benefit. He is not bound to act. Only the Jivas are bound to act. This binding is the result of his own actions from the beginningless time.

Jiva, thus gets enmeshed in the activities of various kinds; good, bad and mixed. The activities (duties) of man are of two kinds: Nitya Karma and Naimittika Karma. Generally Karmas do not produce results immediately. Different actions have different periods of incubation for full development to give result. They become effective either for enjoyment or for suffering at the appropriate time.

(Will be Continued)



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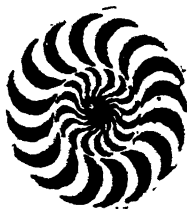
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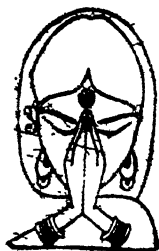
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# **The Dyuta Parva in (Sabha Parva) Maha Bharata :**

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Here Sri Veda Vyasa had brought forth to us, the following important facts.

“The subjugation and extrication of Draupadi with enhanced honours by Sri Krishna; the follow up, by the enraged Bhimasena, with volcano-like outburst of undertaking to wipe out the Duryodhana group, beyond recognition; finally the joyous approval of the celestials on the commendable tolerance and the collective steadfastness of Pandava group, with their never failing belief in Dharma, the savior of universe.”

Who was the actual person that had undergone the grave humiliation, on that day, in that Kaurava gathering; what was the nature of the fault, committed by her and when was it.

With detailed study of Adhika Masa Puranam, Brahma Puranam Canto 2 Bhoomi Kanda and Sri Vyasa's own words in Baratha Text, the reader can come to facts, in a way, to his amazing astonishment.

## **1. Ref: Adhikamasa Purana:**

One Vipra Kanya of great vedic heritage had on her a treatment of harsh words, very close to a curse, from Dhurvasa Rishi, a great friend of her father; now, on a goodwill mission to her hermitage, to redress her immediate grievance. She did not quickly respond to the Rishi's words of advice, in praise of the Lord Sri Prushothama, the governing diety of the month, Mala-masa, where the planet sun remains stable in one rasi house only for the duration of that month.

The non-tasty words were “You will realise his worthy status only then, when you are in great distress and heavy turmoil endangering your status.” Instantaneously she, the Vipra Kanya

lost all the good grips of learned Vedic Text. She lived the rest of her life time in continued penance, praying for an atonement for her faulty childish action.

2. Now turning to Bhoomi Kanda of Bramma Purana, we hear of a narration of the conversation between king Yudhishtra, Sri Krishna, Draupadi and a large gathering of people, of all walks of life. While answering a question from Yudhishtra, Sri Krishna focussing his look on Draupadi has said, "Oh Yudhishtra, I was the person present at that Kaurava sabha, not allowing any body to know my presence, there, encouraged the force of Dhurvasa's Curse, to take its course of action, upto a predetermined peak point; thereafter I wilfully permitted in full, all the good assistance of the celestial bodies or Deities to reach you, Pandava brothers; that Viprakanya, in Draupadi figure was restored back to her exalted place of her rishi group family." This action of mine was only to pay due respect to the worthy words of Durvasa; also to punish the viprakanya for dis-regarding the sage's sane advice and disrespecting or belittling my other Roopas, taken for special purposes.

Oh Yudhishtra! please understand from now on atleast, that "I am the same Purushothama, myself" Hence you be bold and adhere to perform my pooja, in the ensuing Adhika Masa and be blessed.

She, the Vipra Kanya of tender age, standing alone amidst the ruins of her family, was sticking fast to her limited literary knowledge as final; did not analyse the advice from the Rishi; the special mention of Mala Masa and its favourable redeemer Sri Purushothama never attracted her, for further philosophical enquiry; hence this purchased trouble.

3. Now please take up Draupadi's prayer and request to Lord, with reverence, Sabha Parva Ad. 61 slo 44-50. "**Kim upekshase**" appearing in slo.... needs special attention and interpretation, suiting and depicting their Devata status.

Oh Lord Krishna! your protection for me or on us, had hither to been, well laid in advance, at times sponstaneous also and without waiting for a request from us; but, alas how now, this show of strange neglect from your end had crept in and persisting; Oh. Krishna hasten to establish your superiority of command and soverignity of the universe, generally preplaning all kinds of imagination of the mortals.

4. The legitimate conclusion we can arrive at, is Nalayanee, Indrasena and Viprakanya do belong one group of women; while the feminine figure that rose from king Drupoda's Yoga Kunda and later the daughter-in-law of Pandu, do belong to a rare highly celebrated class.



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The Third year Gurukula Camp organised by S. M. S. O. Sabha was held at Sabha Mandir Tiruchanur from 5-5-1992 to 19-5-1992. 11 Students from Kurnool, Nandyal, Chittoor, Tirupathi, Vellore and Villupuram have received coaching in Sandhya Vandhana, Deva pooja and Stothras. Pandits Messers M. Sudhakaracharya and Y. Pranesacharya have conducted the classes.

The Valedictory function was held on 19-5-1992. Shri K. Paduranga Rao, Councillor, have welcomed the gathering. Pandits, Vidyarthi and others did the pradakhana to Sri Vedavyasa temple chanting Stothras. Councillor Sri J. B. Raja Rao, Local Committee Members Sri N. A. Narasimha Rao and Sri T. N. Raghu have participated.

Shri C. Narasimhamurthy Rao (Retd. Secretary to the Govt. of A. P. Technical Education) have delivered the Valedictory speech and distributed the certificates, sambhavanas and prizes to the Vidyarthi.


Sri S. A. N. Ranganatha Achar Hony. Secretary in his individual capacity gave Sambhavana Rs. 550/- (at the rate of Rs. 50/- per vidyarthi) to the vidyarthi. Sri N. R. Narasimha Rao and Sri J. B. Raja Rao have undertaken the cost of Prize articles. Shri V. Ramu, Manager, S. M. S. O. (Pt) Nidhi Ltd. and Convenor Hd. Qrs. Sub Committee have presented Shawls to Pandits presented by Shri N. A. Narasimha Rao.

Shri K. Panduranga Rao Councillor and R. Vasudeva Rao Manager have proposed vote of thanks.

**R. Vasudeva Rao,**  
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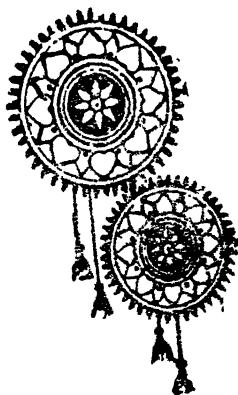
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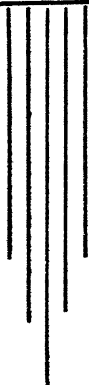


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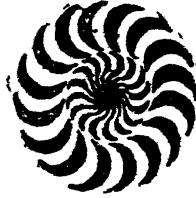
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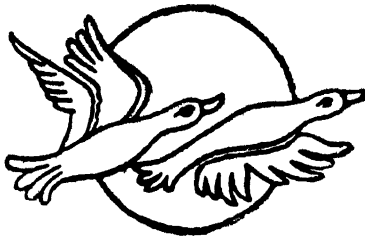


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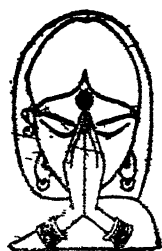
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Santa Cruz (West) BOMBAY—400 054
- 5 „ Varahamurthi, N. S  
No. 10, Tulsa Nivas  
(Inside Pragathi Hospital Lane)  
Sathyadhyana Vidhya Peeta Marg  
Mulund (W), BOMBAY—400 080
- 6 Smt. Rekha N. Varahamurthi  
No 10, Tulsa Nivas  
(Inside Pragathi Hospital Lane)  
Sathyadhyana Vidhya Peeta Marg  
Mulund (W). BOMBAY—400 080
- 7 Sri Bidarkundi, M. S. Dr.  
No. 2B 56, Lake Side Quarters  
I. I. T. Powai BOMBAY—400 076
- 8 Smt. Veena V. Varahamurthy,  
No. 10, Tulsa Nivas  
(Inside Pragathi Hospital Lane)  
Sathyadhyana Vidhya Peeta Marg  
Mulund (W). BOMBAY—400 080
- 9 Sri A. S. Varahamurthy,  
No. 10, Tulsa Nivas  
(Inside Pragathi Hospital Lane)  
Off. G. G. Gross Road  
Mulund (W). BOMBAY—400 080
- 10 Smt. Alka A. Varahamurthi,  
No. 10, Tulsa Nivas  
(Inside Pragathi Hospital Lane)  
Off. G. G. Cross Road,  
Mulund (W). BOMBAY—400 080

- 11 Sri V. K. Sreepada,  
No. 75 / 1, Third Cross  
Govipuram Extension Post      BANGALORE—560 019
- 12 „ A. S. Subramanya,  
No. 116/1, 11 Cross, IVth Main  
Fourth Block, T. R. Nagar,      BANGALORE—560 028
- 13 „ S. N. Pavemana.  
No. 72/3, Ratha Vilas Road,  
Basavangudi      BANGALORE—4
- 14 „ G. Jayatheerth.  
No. 53, Sarvabowma Nagar,  
Chikkarallanamda  
Subramanyam Post      BANGALORE—61
- 15 „ R. B. Manikar,  
No. 493, 9th Main,  
20th Cross, 11 Stage,      BANGALORE—560 070
- 16 „ Narayana Rao, S.  
S/o. Sri S. Sridhar  
1112, 3rd Cross, 19th Main Road,  
JP Nagar II Phsse,      BANGALORE—560 078
- 17 Smt. Rukmani Bai,  
410, 3th Main,  
Hanumantha Nagar,      BANGALORE—560 019
- 18 Sri Bhishmacharya Bhimacharya Muilgol  
Bijapur Gramena Bank  
Loni (B. K.) Timber Land      BIJAPUR
- 19 „ M. K. Srinivasamurthy,  
5-1-46, Koil Street,  
Anna Dist,      BATLA GUNDU—620 402
- 20 Dr. P. V. Subba Rao,  
No. 77, (Upstairs)  
Senguptha Street      COIMBATORE—641 009
- 21 „ S. V. Santhanakrishnan,  
77, (Upstairs) Senguptha Street,  
Ram Nagar,      COIMBATORE—641 009
- 22 Sri T. G. Gopalakrishna Rao,  
No. 451, Telugu Brahmin St., COIMBATORE—641 001

- 23 Sri Rangi Ramamurti Achar,  
No. 5/86, Bachhe Rao, Street, CUDDAPAH
- 24 „ Kulkarni, M. L.,  
“Krishana Kunj”  
Opp. Indian Overseas Bank  
Saptapur DHARWAD—580 001
- 25 „ Srinivasarao Ramarao Naik  
No. 11, Desai Galli DHARWAD—580 001
- 26 „ Kulkarni, G. N.  
Vijay Nivas  
Station Road, Malmaddi DHARWAD—580 007
- 27 Smt. Indumati, K. Hublikar  
C/o. Sri S. K. Varahamurthi  
Shri-Nivas, II Main, III Cross  
Narayanpur, DHARWAD—580 008
- 28 Sri D. N. Mannari,  
Somasadan, Rama Nagar, DHARWAD—580 001
- 29 „ Bhimacharya T. Shurpali  
Malmaddi, Manjunathpur DHARWAD—580 007
- 30 „ H. V. Mathad,  
No. 5, Hambli Oni, Hosayellapur DHARWAD
- 31 „ Ranganathacharya, H. Agnihotri  
U. B. Hill, Malmaddi DHARWAD
- 32 „ Vadhiraaj S. Varahamurthy,  
“Srinivas”  
Second Main, 3rd Cross  
Narayanpur DHARWAD—580 008
- 33 „ K. R. Joshi,  
No. 3-5-18, Ramkote HYDERABAD—500 001
- 34 „ Raghavendra,  
S/o. Sri Krishnaji Aparanji  
Retired Police Inspector  
House No. 62, Raja Nagar, HUBLI—580 032
- 35 „ Raghavendra Gururao Gunal  
Amate Chawl  
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- 36 Sri A. H. Kulkarni,  
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Timber Land HUBLI—580 031
- 37 „ V. R. Walvekar,  
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- 38 „ P. H. Kulkarni,  
Timber Yard, Unkal. HUBLI—580 030
- 39 „ Srinivasacharya B. Joshi,  
3-900/2 “Gayatri  
Attar Compound GULBARGA—585 101
- 40 „ Archak Chakrapaniachar.  
Oriental High School HINDUPUR (AP.)
- 41 „ K. Raghavendran,  
6-56-Jakasamudram  
Dharmapuri JAKA SAMUDRAM—636 805
- 42 „ Ranganatha Rao,  
No. 7, Appukutti Iyer St. KUMBAKONAM—612 001
- 43 „ P. G. Ramamurthy Achar,  
53-33, Uttaradi Mutt KURNOOL—518 001
- 44 Smt. R. S. Girija,  
W/o. Sri Subba Rao  
4 / 150, Basumatam Sannadhi St,  
KALAHASTHI—517 644
- 45 Sri V. V. Rao,  
2, Rejendra Colony  
Saligram MADRAS—600 093
- 46 „ E. K. Ramachandran.  
10-2, Meenakshi Street,  
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- 47 Smt. D. S. Santha Bai,  
10, Thope St, Triplicane MADRAS—600 005
- 48 Sri M. S. Sudeendhran,  
No. 70, Lloyds Road,  
Royapettah MADRAS—600 014

- 49 „ R. Srinivasan,  
No. 1, B. V. Naidu Street,  
Triplicane MADRAS—600 005
- 50 „ N. Guruprasad,  
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Sabar Nagar, Porur MADRAS—600 116
- 51 „ S. K. Beemamurthy,  
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Raja Annamalaipuram, MADRAS—600 028
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14, Thanikachalam Street,  
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- 61 Smt. Lalitha, R.  
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- 79 „ Dharmamoorthy,  
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- 80 „ Narasimha Murthy, J. R.  
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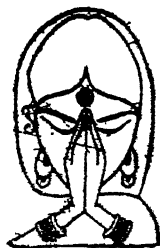
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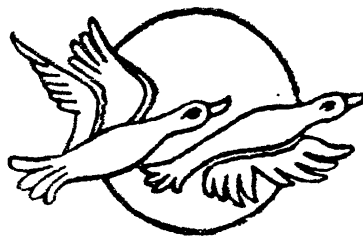
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Share Capital	Rs. 2.38 Lakhs	Total Deposits	Rs. 1004.95 Lakhs
Reserves	Rs. 17.44 Lakhs	Total Advances	Rs. 824.54 Lakhs

Dividend declared 1991-92 = 50%

### DEPOSIT SCHEMES

#### I. FIXED DEPOSITS† (Interest Payable Monthly)

Period : 3 & 6 Months    12 Months    24 Months    36 Months    60 Months

Rate of {	14%	15%	16%	16.5%	17%
Int.p.a. }					

$\frac{1}{2}\%$  Extra for religious & Charitable institutions

$\frac{1}{2}\%$  Extra for Rs. 50,000/- & above for 60 Months.

#### II. CENTENARY CASH CERTIFICATE† - Two Schemes :

50 Months    Minimum Rs. 100/-    Maturity Value Rs. 200/-

84 Months    Minimum Rs. 1,000/-    Maturity Value Rs. 3,200/-

#### III. AKSHAYA NIDHI DEPOSITS† - Two Schemes

120 Months ...    Deposit Rs. 9,500/-    Maturity Value Rs. 50,000/-

240 Months ...    ,,    Rs. 3,600/-    ,,    Rs. 1,00,000/-

#### IV. RECURRING DEPOSITS†

Period : 12 Months    24 Months    36 Months    48 Months    60 Months

Int. p. a.	15.5%	16%	16.5%	16.5%	17%
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#### V. SAVINGS DEPOSIT† : Interest at the rate of 7% p. a. on minimum balance between 10th and last working day of the month.

#### LOAN

#### SCHEMES†

Loan on Gold Jewels Rs. 2,000/- per Sovereign. Rate of Interest : 21% p. a.

(a) Loan on House Properties within MMDA Limits of Madras. Rate of Interest : 21% p. a.

(b) Special Registered Mortgage Loan For Rs. 2,00,000/- & above with Special terms and conditions and available.

(c) Loan For Purchase of ready built Flats/Houses.

† Transactions with Shareholders only.

R. RAGHAVENDIRAN

Secretary

P. ANAND RAO

President



